



This is a digital copy of a book that was preserved for generations on library shelves before it was carefully scanned by Google as part of a project to make the world's books discoverable online.

It has survived long enough for the copyright to expire and the book to enter the public domain. A public domain book is one that was never subject to copyright or whose legal copyright term has expired. Whether a book is in the public domain may vary country to country. Public domain books are our gateways to the past, representing a wealth of history, culture and knowledge that's often difficult to discover.

Marks, notations and other marginalia present in the original volume will appear in this file - a reminder of this book's long journey from the publisher to a library and finally to you.

Usage guidelines

Google is proud to partner with libraries to digitize public domain materials and make them widely accessible. Public domain books belong to the public and we are merely their custodians. Nevertheless, this work is expensive, so in order to keep providing this resource, we have taken steps to prevent abuse by commercial parties, including placing technical restrictions on automated querying.

We also ask that you:

- + *Make non-commercial use of the files* We designed Google Book Search for use by individuals, and we request that you use these files for personal, non-commercial purposes.
- + *Refrain from automated querying* Do not send automated queries of any sort to Google's system: If you are conducting research on machine translation, optical character recognition or other areas where access to a large amount of text is helpful, please contact us. We encourage the use of public domain materials for these purposes and may be able to help.
- + *Maintain attribution* The Google "watermark" you see on each file is essential for informing people about this project and helping them find additional materials through Google Book Search. Please do not remove it.
- + *Keep it legal* Whatever your use, remember that you are responsible for ensuring that what you are doing is legal. Do not assume that just because we believe a book is in the public domain for users in the United States, that the work is also in the public domain for users in other countries. Whether a book is still in copyright varies from country to country, and we can't offer guidance on whether any specific use of any specific book is allowed. Please do not assume that a book's appearance in Google Book Search means it can be used in any manner anywhere in the world. Copyright infringement liability can be quite severe.

About Google Book Search

Google's mission is to organize the world's information and to make it universally accessible and useful. Google Book Search helps readers discover the world's books while helping authors and publishers reach new audiences. You can search through the full text of this book on the web at <http://books.google.com/>



3 2044 106 249 527

SOUTH CAROLINA

State Bank Examiner

Report

1915

HG
2411
.S6
A25
1915

HARVARD
LAW
LIBRARY



ERRATA.

Page 14, Table H, Saluda should be opposite Bank of Saluda. Silverstreet should be opposite Farmers Bank.

Page 51, Farmers Bank, Edgefield, should read, W. H. Harling, Cashier, W. A. Byrd, Assistant Cashier.

Page 113, Bank of Walhalla, should read, Loans, March 4, \$222,259.28, Nov. 10, \$253,173.05.

Page 116, William Coleman & Co., Bankers, Whitmire, should read No. 200, Private Bank, commenced business January 1, 1907. Wm. Coleman, Managing Partner.

RT

7.

135

South Carolina State Banks

March 4 and November 10, 1915

Compiled By

I. M. MAULDIN

South Carolina. State Bank Examiner,

PICKENS, S. C.

From Reports Made to Him in Pursuance of Law

THE PRESS AND BANNER CO.
ABBEVILLE, S. C.
1915

THE PRESS AND BANNER COMPANY,

HG

2411

.56

A25

1915

... of funds placed in the ...
... of the ...
... of the ...
... of the ...
... of the ...
... of the ...
... of the ...
... of the ...
... of the ...
... of the ...



TENTH ANNUAL REPORT

Called Statements Nos. 39 and 42

SHOWING

THE CONDITION OF

South Carolina State Banks

March 4 and November 10, 1915

Compiled By

I. M. MAULDIN

South Carolina State Bank Examiner,
PICKENS, S. C.

From Reports Made to Him in Pursuance of Law

THE PRESS AND BANNER CO.
ABBEVILLE, S. C.
1915

TELETYPE COMPANY,

7.
139

HG

2411

.56

A25

915

Adm
338.2
SC
915

CONTENTS

	PAGE
Letter of Transmission	3
Consolidated Statements of all State and Private Banks in South Carolina at dates of periodical reports, Table A...	9
Comparative Condensed Statements, 1912, 1913, 1914 and 1915, Table B	10
Average Statement November 10, 1915, Table C.....	11
Miscellaneous Statistics, Table D	11
Classification of Loans, Table E	11
Resources, Capital and Deposits by Counties, Table F.....	12
New Banks, Table G	13
Banks Liquidated, Table H	14
Receipts and Disbursements, Table I	15
Response to calls on March 4 and November 10, State and Private Banks, Table J	17
Response to calls on March 4 and November 10 for Branch Banks, Table K	120
Report of Auditor W. W. Bradley on State Offices, State Institutions, etc.,	125

Office of State Bank Examiner,
Pickens, S. C.,
January 1, 1916.

Honorable Richard I. Manning,
Governor of South Carolina.
Columbia, S. C.

Sir: I have the honor to herewith submit for your consideration the Tenth Annual Report of the State Bank Examiner.

This report embraces a statement of the receipts and expenditures of this office for the calendar year 1915, but the statistical part thereof covers the period from the last called statement of 1914 (October 21) to the last called statement of 1915 (November 10).

During this period seventeen banks have failed, liquidated or nationalized, three branch banks have taken out State charters and one branch bank has taken out a national charter. During the same period nine banks have been chartered by the State.

On November 10, 1915, there were under the supervision of this office 305 regularly incorporated State banks, 2 private banks and 15 branch banks. As required by statute, all of these institutions have been examined once, and some of them have received second examinations. During the year this department has made 332 examinations of banks and branches.

Four regular calls for statements were made during the year as follows: March 4, May 1, September 2, and November 10. The consolidated statements of all the State and private banks at these periodical calls are embodied in this report. From these statements are deducted interesting comparisons, tables and statistics, which are submitted herewith under proper headings.

In addition to the four regular calls required by

law, we have used the authority given us by the banking law and have frequently made extra calls from such banks as, in our opinion, it was advisable to keep more closely in touch with.

It has been our purpose to co-operate and work in harmony with every bank in the State in such a way as to render the greatest assistance in solving each bank's difficulties to the end that creditors, depositors and stockholders might get the greatest amount of protection to be obtained under the banking laws of the State. Good results have been obtained through letters written from the office and based upon analyses of reports of examinations and financial statements made from time to time during the year and by personal suggestions made by the Examiners on their visits.

It has been our purpose and desire, and we have constantly tried, both by advice and through enforcement of the law, to lift up the administration of recklessly and poorly managed banks of the State to a higher plane of efficiency, safety and conservatism. Continuous efforts have been made to forcibly instill into the minds of directors of banks a sense of their duty and responsibility. We have endeavored to bring them face to face with their moral as well as their legal responsibility.

It is gratifying to acknowledge the hearty co-operation and encouragement given by many bankers throughout the State towards the efforts of this department in raising the standard of banking in South Carolina. Valuable assistance can be rendered by co-operation between the bankers and the banking department and such should exist at all times.

While we have had during the year remarkably few failures outright, still a number of shortages have been uncovered and settlements have been made

whereby depositors and creditors were saved, oftentimes without their knowledge.

Realizing that a bank failure not only injures that particular institution but also the entire community and the banking business in general, it has been our policy to close a bank only as a last resort. We feel that it is usually better for all concerned, and for the depositing public especially, to give the directors and stockholders an opportunity to make good a shortage or to cure an insolvent condition of an institution before steps are taken to liquidate it. In the pursuit of this policy many banks throughout the State have been strengthened, depositors and creditors saved from loss, and the confidence of the general public has not been shaken as might have been the case had a receiver been appointed every time the facts warranted it. Some banks have voluntarily liquidated rather than have the department take charge of them and have receivers appointed. Others are on probation now and will be liquidated during the coming year unless they can speedily bring about an improvement of their condition.

Arrangements have recently been perfected with the Federal Reserve Board in Washington whereby they have indicated their willingness to accept the examinations made by this department of such State banks in this State as may desire to join the Federal Reserve system as State institutions. In accordance with this arrangement we are now furnishing the Federal Reserve Board copies of reports of examination of such State banks as have become members of the Federal Reserve system. It is pleasing to note this recognition of the efficiency and thoroughness of the work done by this department.

Another year's experience as head of this department has more thoroughly convinced us of the importance and need of some amendments to our

banking laws. In the report of this department last year certain amendments were suggested. It is now desired to reiterate what was suggested at that time, and in this connection we will quote a few paragraphs from the report of 1914.

“If the State is to have thorough and efficient bank supervision and if depositors are to have that full protection to which they are entitled—it is highly important that some further legislation be enacted. Our experience in this department has convinced us that if we would properly safeguard the savings of our people a bank should not be authorized to open for business until its capital stock, or at least a large per cent of it, is paid in *in cash*, and further, a bank should not be allowed to make loans on its own stock as collateral until it has been in operation a certain length of time and has accumulated a certain surplus account, and then the amount loaned in this way should be limited.

“The paid in capital requirement should be regulated in accordance with the size of the community to be served by the bank.

The first consideration with every bank should be *safety*. It is often not safe to allow the depositor to place his money in an institution which has little or no capital stock actually paid in, and if paid in, often immediately loaned to the subscriber on his stock as collateral. Banks are being chartered each year by this State and authorized to receive for safe keeping the earnings of the public with as much as seventy-five per cent of the subscribed capital of such banks paid in by notes of the subscribers secured only by the bank's stock as collateral, and with a very small per cent of the capital stock actually paid in *in cash*. As dangerous as this might seem, this office is powerless to prevent it for the reason that there is no law prohibiting it. A bank under such

conditions should not be allowed to open its doors and invite the public to deposit money with it. The State, before authorizing a bank to begin business should see to it that reasonable restrictions are thrown around such bank and that reasonable and proper protection is given to the depositors. These are defects in our banking law which are fundamental in their nature and which strike at the very foundation of our State banking system.

“Under the present law this department cannot close a bank or take other action until the bank is either ‘insolvent’ or is ‘being so dishonestly and fraudulently conducted as to jeopardize the interest of the creditors, depositors and stockholders.’ The public should not be made to wait until the horse is stolen before the door is locked, but the banking department should be given reasonable discretion and reasonable authority in dealing with weak banks, banks that are gradually going backward, that have no real excuse for existence and which have little or no prospects of success, and which often-times should never have been organized.”

The indiscriminate granting of charters to banks as is permitted and practiced in this State should be stopped. No charter should be issued until positive proof is presented, first, that the banking facilities of the community are not adequate to the public needs; second, that those applying for a charter are in every way worthy of confidence; third, that the proposed officers are of the highest honesty and integrity, and fourth, that the enterprise will be an assured success. The banking department should be required to thoroughly investigate these matters and to give consent before a charter could be issued.

At the last session of the Legislature an Act was passed requiring this department to make examinations of all State offices and State institutions. The

Act authorized the State Bank Examiner, with the advice and concurrence of the Governor, to appoint an Auditor for the purpose of looking after this work. The sum of \$1800.00 salary and \$500.00 for expenses was appropriated for this purpose. In pursuance of this Act Mr. W. W. Bradley was appointed to this position. His report is hereto attached and is herewith submitted as a part of this report.

We believe that the year's work of the entire department has been a success. Each member of the force has given honest, efficient and capable service. We feel that our efforts are being appreciated by the public and that the results of our work warrant general approval.

Very respectfully submitted,
I. M. MAULDIN,
State Bank Examiner.

CONDITION OF STATE AND PRIVATE BANKS.

The resources and liabilities of State and private banks in active operation at date of the periodical reports made to the Examiner during the past year are shown in detail in the following table:

TABLE A.

Abstract of Reports of Condition of State and Private Banks in South Carolina from March 4, 1915, to November 10, 1915.

RESOURCES.

	307 Banks March 4, 1915 Call No. 39	305 Banks May 1, 1915 Call No. 40	304 Banks Sept. 2, 1915 Call No. 41	307 Banks Nov. 10, 1915 Call No. 42
Loans and Discounts	\$ 49,747,802.55	\$51,059,522.96	\$54,004,347.76	\$51,099,354.85
Overdrafts	391,074.21	412,311.59	396,109.18	722,382.38
Bonds and Stocks	3,697,935.85	3,658,145.24	3,789,486.27	3,784,518.04
Furniture and Fixtures	560,861.86	557,580.65	560,606.26	571,796.49
Banking House	1,457,286.05	1,374,765.26	1,471,253.13	1,417,498.12
Other Real Estate	591,546.77	709,334.35	646,476.71	722,198.54
Due from Banks	6,773,704.82	7,041,133.17	5,543,967.51	8,616,675.37
Currency	907,234.00	603,790.00	809,577.00	1,243,116.00
Gold	89,844.20	92,315.20	97,827.70	92,269.70
Silver, etc	250,477.46	203,347.51	260,800.04	271,368.62
Cash Items	317,108.87	320,904.23	295,994.17	494,433.45
Clearing House	182,350.12	158,800.30	111,555.76	217,647.51
Other Resources, viz:	540,691.02	605,939.78	635,498.25	737,451.78
Total	\$65,507,917.78	\$66,797,890.24	\$68,623,499.74	\$69,990,760.85

LIABILITIES.

Capital Stock Paid In	\$11,750,941.02	\$11,744,798.52	\$11,644,699.52	\$11,642,535.02
Surplus Fund	4,591,826.34	4,595,923.95	4,622,381.28	4,598,207.05
Undivided Profits	2,142,232.95	2,407,600.99	2,207,292.72	2,329,081.13
Due to Banks	1,157,259.07	1,149,095.49	951,641.18	1,518,829.97
Dividends Unpaid	33,374.45	24,962.45	14,233.70	10,597.60
Individual Deposits	17,443,049.52	17,998,733.64	14,799,147.84	21,573,114.51
Savings Deposits	15,918,232.45	16,073,336.35	16,421,604.50	16,798,651.25
Demand Certificates	170,435.12	200,083.98	195,657.77	286,288.53
Time Certificates	3,961,319.91	4,053,872.74	4,384,005.22	4,383,443.06
Certified Checks	12,380.45	9,695.17	30,991.88	25,577.59
Cashier's Checks	145,302.37	142,674.14	118,683.96	222,121.07
Rediscouts	1,212,985.07	1,142,844.94	1,858,632.04	1,324,372.94
Bills Payable	5,851,174.06	6,094,968.69	10,179,498.77	4,052,235.25
Reserve Fund	238,750.17	242,350.34	255,255.52	238,148.83
Other Liabilities, viz:	878,654.83	916,948.85	949,773.84	992,577.05
Total	\$65,507,917.78	\$66,797,890.24	\$68,623,499.74	\$69,990,760.85

TABLE B.

Comparative Statement of South Carolina State Banks for November, 1912,
October, 1913, October, 1914 and November, 1915.

RESOURCES:

	Nov. 26, 1912 315 Banks	Oct. 21, 1913 317 Banks	Oct. 21, 1914 315 Banks	Nov. 10, 1915 307 Banks
Loans and Discounts	\$53,300,354.57	\$55,880,331.64	\$60,814,256.89	\$51,099,354.85
Overdrafts	947,929.86	992,955.67	576,354.51	722,382.38
Bonds and stocks	3,637,891.95	3,747,700.52	3,640,885.40	3,784,518.04
Banking house	1,293,219.61	1,474,769.61	1,548,555.97	1,417,498.12
Furniture and fixtures	566,335.71	597,208.93	594,999.08	571,796.49
Other real estate	444,246.91	507,926.68	665,459.25	722,198.54
Due from banks and bankers	8,677,277.06	14,384,322.36	6,137,255.21	8,616,675.37
Currency	1,297,560.00	2,023,215.00	1,286,668.10	1,243,116.00
Gold	116,214.00	99,270.50	104,288.20	92,269.70
Silver, etc	291,825.92	304,791.73	324,537.96	271,368.62
Checks and cash items	452,705.47	595,747.42	282,737.91	494,483.45
Clearing house	152,591.33	203,027.20	154,497.61	217,647.51
Other resources, viz:	32,578.80	319,126.93	473,954.11	737,451.78
Total	\$71,210,731.08	\$81,130,394.19	\$76,604,450.20	\$69,990,760.85

LIABILITIES.

Capital stock paid in	\$12,130,674.54	\$12,778,517.40	\$12,647,018.52	\$11,642,535.02
Surplus fund	4,161,978.47	4,621,654.73	4,786,978.45	4,598,207.05
Undivided profits	2,567,241.00	2,377,321.98	2,342,906.50	2,329,061.13
Due to banks and bankers	1,179,253.55	1,740,631.74	1,077,143.65	1,518,829.97
Dividends unpaid	15,728.49	20,115.24	11,127.95	10,597.60
Individual deposits	23,750,737.59	27,592,135.71	17,048,242.72	21,573,114.51
Savings deposits	17,386,353.40	18,523,990.57	17,119,888.21	16,793,651.25
Demand certificates of deposit	193,670.80	188,000.95	181,930.85	286,288.53
Time Certificates of deposit	4,168,235.78	4,321,512.82	4,537,631.20	4,383,443.06
Certified checks	56,610.57	49,842.85	23,727.10	25,577.59
Cashier's checks	211,722.54	366,423.04	154,531.73	222,121.07
Notes and bills rediscounted	1,000,494.04	1,232,839.98	2,280,903.72	1,324,372.94
Bills payable	4,072,280.31	6,550,136.46	13,308,282.25	4,052,235.25
Reserve fund	284,176.52	214,629.29	253,900.46	238,148.05
Other liabilities	32,573.48	552,551.43	835,236.89	992,577.05
Total	\$71,210,721.08	\$81,130,394.19	\$76,604,450.20	\$69,990,760.85

TABLE C.

**Average Statement of the 307 State Banks in South Carolina as Shown by
Report of November 10, 1915.**

RESOURCES.		LIABILITIES.	
Loans and Discounts	\$166,121.67	Capital Stock	\$37,923.56
Overdrafts	2,391.99	Surplus fund	14,997.87
Bonds and Stocks	12,327.42	Undivided Profits	7,586.51
Fur. and Fix.	1,862.52	Due to Banks	4,947.32
Banking House	4,617.25	Dividends Unpaid	34.52
Other Real Estate	2,352.43	Individual Deposits	70,270.73
Due from Banks	28,067.34	Savings Deposits	54,376.71
Currency	4,049.00	Demand Certificates	932.59
Gold	300.00	Time Certificates	14,278.31
Silver, etc	883.93	Certified Checks	83.31
Cash Items	1,610.69	Cashier's Checks	723.52
Clearing House	708.95	Rediscounts	4,313.91
Other Resources, viz:	2,656.83	Bills Payable	13,199.46
		Reserve Fund	922.31
		Other Liabilities, viz:	3,391.98
Total	\$227,982.61	Total	\$227,982.61

TABLE D.

Miscellaneous Statistics.

Number of banks and branches doing business November 10, 1915, 322.
 Percentage of Capital invested in stocks and bonds, 32.5 per cent.
 Percentage of capital invested in banking house, 12.2 per cent.
 Percentage of capital invested in other real estate, 6.2 per cent.
 Percentage of capital invested in furniture and fixtures, 4.9 per cent.
 Surplus is 39.5 per cent of capital stock.
 Undivided profits are 20 per cent of capital stock.
 Reserve fund is 2 per cent of capital stock.
 Cash on hand and in banks is 25.2 per cent of total deposits.

TABLE E.

Classification of Loans, November 10, 1915.

Loans bearing single name	\$ 4,517,058.87
Loans bearing two or more individual or firm names	16,076,186.52
Loans secured by stocks, bonds and personal security	17,824,883.27
Loans secured by real estate	12,681,226.19
Total	\$51,099,354.85

TABLE F.

The following table gives a comparison of the number of State banks for each county, with total resources of same, as shown by the reports of October 21, 1914, and November 10, 1915; also capital stock and deposits by counties in 1915.

County	Number Banks 1914	Total Assets 1914	Number Banks 1915	Total Assets 1915	Capital Stock 1915	Total Deposits 1915
Abbeville	8	\$ 1,261,970.42	8	\$ 1,244,768.74	\$ 257,300.00	\$ 696,457.33
Aiken	3	2,324,693.23	3	2,071,228.00	363,900.00	1,276,887.83
Anderson	18	5,149,513.39	19	5,119,216.18	927,015.00	2,278,608.32
Bamberg	8	1,301,689.09	8	1,304,952.70	203,900.00	738,041.00
Barnwell	8	677,562.70	8	671,278.05	163,080.00	442,617.86
Beaufort	3	599,554.21	3	584,659.69	87,650.00	411,674.59
Berkeley	1	35,191.25	1	61,720.70	15,000.00	22,972.71
Calhoun	4	425,341.32	4	405,533.13	98,600.00	229,354.48
Charleston	14	15,010,067.45	14	14,510,896.43	1,050,000.00	10,916,457.87
Cherokee	3	577,300.35	2	199,829.44	48,350.00	115,962.75
Chester	5	1,351,466.21	3	698,677.73	130,000.00	492,226.42
Chesterfield	9	1,950,100.87	9	1,674,456.39	371,675.00	804,570.09
Clarendon	7	1,137,393.08	7	1,019,012.30	156,850.00	646,895.25
Colleton	7	641,252.34	7	561,254.34	109,850.00	373,255.81
Darlington	7	1,596,748.59	7	1,887,045.21	323,120.00	1,320,833.22
Dillon	5	1,146,018.43	5	831,454.91	220,700.00	424,875.19
Dorchester	5	664,273.66	5	605,336.72	89,420.00	420,290.64
Edgefield	6	1,445,579.85	6	1,221,266.25	234,735.00	711,129.78
Fairfield	5	1,407,737.51	5	1,231,323.20	250,000.00	735,954.25
Florence	13	2,815,311.90	13	2,145,927.44	467,000.00	1,217,403.02
Georgetown	4	1,454,872.44	4	1,420,916.02	225,000.00	711,697.52
Greenville	15	3,094,420.17	15	3,244,733.25	597,600.00	2,145,393.81
Greenwood	10	2,474,265.95	9	2,615,132.35	431,400.00	1,643,887.93
Hampton	7	625,025.19	7	513,931.20	108,900.00	302,904.58
Horry	5	361,090.43	6	354,954.34	67,945.00	204,076.12
Jasper	1	76,242.57	1	88,021.23	15,000.00	67,554.19
Kershaw	5	1,142,794.92	5	1,084,040.05	225,000.00	668,535.44
Lancaster	3	916,475.89	3	877,538.96	110,000.00	450,297.85
Laurens	12	1,987,519.21	11	1,566,562.66	394,151.40	871,128.74
Lee	5	729,887.68	5	685,396.94	150,000.00	397,584.48
Lexington	5	425,854.84	5	400,660.48	99,118.12	252,260.55
Marlboro	8	1,972,543.44	7	1,797,412.32	309,700.00	899,909.10
Marion	5	1,509,003.39	5	1,278,533.80	204,000.00	718,930.50
Newberry	9	1,714,098.14	8	1,762,983.09	220,150.00	1,138,790.05
Oconee	6	1,516,549.62	6	1,508,194.28	260,400.00	996,416.48
Orangeburg	19	3,040,199.34	16	2,313,248.44	417,550.00	1,447,642.14
Pickens	9	1,197,978.48	9	1,245,819.44	245,500.00	755,204.81
Richland	5	1,838,026.98	5	1,629,836.41	525,020.00	739,081.72
Saluda	3	514,454.23	3	372,165.03	73,510.00	224,547.93
Spartanburg	16	2,833,289.65	18	3,008,680.88	567,205.00	1,847,525.61
Sumter	9	3,123,133.36	6	1,481,193.82	220,000.00	468,222.93
Union	4	654,174.31	4	710,609.13	135,000.00	437,988.83
Williamsburg	6	900,291.83	7	865,961.84	240,200.00	525,533.35
York	5	956,492.29	5	1,114,336.82	229,350.00	642,610.94
Total	315	\$76,604,450.20	307	\$69,990,760.85	\$11,642,535.02	\$43,284,196.01

TABLE G.

Since October 21, 1914, 9 new banks have received charters and commenced business. The tables below gives their location, name, date opened for business, authorized capital and capital actually paid in on November 10, 1915.

Number	Town	Name of Bank	Date Opened For Business	Authorized Capital	Paid In Capital
388	Aynor	Planters Bank	Aug. 17, 1915.....	\$ 5,000.00	\$ 1,130.00
387	Brunson	Peoples Bank	May 5, 1915	25,000.00	8,250.00
390	Clifton	Peoples Savings Bank	July 1, 1915.....	5,000.00	2,205.00
384	Cowards	Farmers & Merchants Bank	Jan. 13, 1915.....	25,000.00	10,000.00
385	Johnsonville ..	Farmers & Merchants Bank	Jan. 13, 1915.....	25,000.00	10,000.00
386	Pamplico	Farmers & Merchants Bank	Jan. 13, 1915.....	25,000.00	10,000.00
392	Spartanburg ..	Spartan Savings Bank.....	July 7, 1915	10,000.00	2,690.50
389	Starr	Planters Bank	Sept. 30, 1915.....	10,000.00	3,775.00
391	Ward	Bank of Ward	Oct. 1, 1915	25,000.00	13,510.00
Total				\$155,000.00	\$ 61,560.50

TABLE H.

Since October 21, 1914, 17 banks have failed, liquidated, merged or nationalized, 3 branch banks have incorporated and 1 branch bank has nationalized. This table gives their location, name, paid in capital and reason for ceasing business.

Number	Town	Name of Bank	Paid In Capital	Cause	Date
360	Bennettsville	Peoples Bank	\$ 35,000.00	Nationalized	June 1, 1915
367	Bradley	Bank of Bradley	15,650.00	Liquidated	March 13, 1915
	Charleston	Germania Sav. Bank, Bch.		Nationalized	Feb. 23, 1915
339	Chester	Citizens Bank	100,000.00	Nationalized	Feb. 12, 1915
162	Chester	Peoples Bank	50,000.00	Nationalized	Dec. 9, 1914
	Cowards	Farmers & Merchants, Bch.		Incorporated	Jan. 13, 1915
349	Elloree	Bank of Elloree	41,000.00	Nationalized	Jan. 11, 1915
337	Estill	Citizens Bank	11,000.00	Liquidated	April 7, 1915
79	Gaffney	Merchants & Planters Bk.	125,000.00	Nationalized	Nov. 16, 1914
153	Holly Hill	Bank of Holly Hill	25,000.00	Nationalized	Jan. 12, 1915
	Johnsonville	Farmers & Merchants, Bcn.		Incorporated	Jan. 13, 1915
146	Lake City	Farmers & Merchants Bk.	100,000.00	Nationalized	Jan. 13, 1915
55	Laurens	Bank of Laurens	50,000.00	Nationalized	Oct. 29, 1914
175	Olanta	Bank of Olanta	10,000.00	Nationalized	July 1, 1915
81	Orangeburg	Peoples Bank	50,000.00	Nationalized	Jan. 2, 1915
	Pamplico	Farmers & Merchants, Bch.		Incorporated	Jan. 13, 1915
344	Rembert	Bank of Rembert	10,000.00	Closed	Feb. 20, 1915
321	Silverstreet	Bank of Saluda	25,000.00	Nationalized	Nov. 5, 1915
111	Saluda	Farmers Bank	14,690.00	Liquidated	Aug. 31, 1915
147	Sumter	Bank of South Carolina	200,000.00	Nationalized	Dec. 7, 1914
24	Sumter	Bank of Sumter	200,000.00	Nationalized	Dec. 7, 1914
Total capital liquidated			\$1,062,340.00		

BRANCH BANKS ABSORBED BY HEAD OFFICE:

Branch	Head Office
Bank of Blenheim	Bank of Clio
Meggetts	Citizens Bank, Charleston
Pinewood	Bank of South Carolina, Sumter
Bank of Tatum	Bank of Clio

TABLE I.

Receipts by I. M. Mauldin from January 1, 1915 to December 31, 1915.

Balance with State Treasurer January 1, 1915-----	\$ 2,523.02
Fees from 328 original examinations -----	10,020.00
Fees from 4 special examinations -----	70.00
Fines -----	10.00
Total -----	\$ 12,623.02

Disbursements During 1915.

Salary I. M. Mauldin, January to December 31 -----	\$3,000.00
Salary Jas. H. Craig, January 1 to December 31-----	1,800.00
Salary Sydney Bruce, January 1 to December 31 ----	1,200.00
Traveling Expenses I. M. Mauldin -----	737.37
Traveling Expenses Jas. H. Craig -----	977.73
Traveling Expenses Sydney Bruce -----	839.76

Office Expenses as Follows:

Stenographer's salary -----	720.00
Rent, janitor, etc., -----	202.31
Stamps and Stationery -----	304.15
Office supplies, blanks -----	157.21
Printing -----	153.32
Insurance, telegrams and telephone -----	78.62
Drayage, freight and express -----	16.81
Ninth Annual Report -----	294.80
Dues 1915 Nat'l. Association State Bank Supervisors--	20.00
Premium on bond -----	30.00
Miscellaneous -----	39.50
Total disbursements -----	\$10,571.58
Balance with State Treasurer January 1, 1916 -----	2,051.44
Total -----	\$12,623.02

The printing of the 1915 report, blanks and office supplies for 1916, expenses and salaries for January, 1916, will be paid from the above balance.

TABLE J.

A comparative statement of each of the 305 State banks and trust companies, 2 private banks and 15 branch banks located in South Carolina, showing their condition on the date of the first call of the year, March 4, and of the last call of the year, November 10, 1915. These statements also give the date of incorporation of the banks, the names of their executive officers and the number assigned to each bank.

THE FARMERS BANK OF ABBEVILLE, ABBEVILLE.

No. 37. Incorporated December 23, 1889.

F. E. HARRISON, President

J. C. THOMSON, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$183,705.16	\$201,414.81	Capital stock	75,000.00	75,000.00
Overdrafts	3,475.55	1,262.55	Surplus fund	16,750.00	16,750.00
Bonds and stocks....	4,100.00	4,100.00	Undivided profits ..	2,025.26	1,388.31
Fur. and fix.	848.00	848.00	Dividends unpaid ..	131.00	127.00
Other real estate....	4,341.77	6,304.00	Individual Deposits	53,446.21	71,594.31
Due from banks	11,252.33	23,212.32	Savings deposits	41,943.25	49,272.36
Currency	9,059.00	7,538.00	Time certificates	5,566.84	5,956.00
Gold	1,147.50	1,045.00	Cashiers checks	188.55	166.08
Silver, etc.,	768.33	1,301.27	Bills payable	25,000.00	30,000.00
Cash items	1,577.78	4,055.87	Reserve fund	827.31	27.31
Total	\$ 220,878.42	\$ 251,081.82	Total	\$ 220,878.42	\$ 251,081.82

THE PEOPLES SAVINGS BANK, ABBEVILLE.

No. 128. Incorporated December 19, 1903.

S. G. THOMSON, President.

W. F. NICKLES, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$155,187.08	\$157,611.23	Capital stock	\$ 21,800.00	\$ 21,800.00
Overdrafts	5,216.38	3,887.34	Surplus	\$ 21,800.00	21,800.00
Furn. and fix.	1,200.00	1,200.00	Undivided profits ..	1,708.67	2,194.36
Banking house	3,000.00	3,000.00	Individual deposits	103,617.68	103,175.65
Other real estate....	700.00	700.00	Savings deposits	35,000.00	35,000.00
Due from banks....	35,944.03	13,115.13	Time certificates	1,026.42	1,473.00
Currency	6,255.00	9,655.00	Cashier's checks		33.00
Gold	125.00	315.00	Bills payable	25,000.00	10,000.00
Silver, etc.,	966.25	2,633.40			
Cash items	1,359.03	3,358.91			
Total	\$209,952.77	\$195,476.01	Total	209,952.77	195,476.01

THE BANK OF WESTERN CAROLINA, AIKEN (and its branches)

No. 14 Incorporated April 1, 1887.

H. M. DIBBLE, President.

W. W. MUCKENFUSS, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$1,307,822.79	\$1,295,635.02	Capital stock	\$273,700.00	\$273,900.00
Overdrafts	2,297.69	3,087.48	Surplus fund	273,700.00	273,900.00
Bonds and stocks ..	40,925.00	48,925.00	Undivided profits ..	28,647.95	30,346.20
Furn. and fix.	21,000.00	21,000.00	Due to banks	8,289.57	10,540.88
Banking house	101,779.53	101,779.53	Dividends unpaid ..	135.00	208.50
Other real estate ..	7,463.48	3,277.17	Individual deposits..	572,361.05	606,261.89
Due from banks	127,062.59	97,109.59	Savings deposits	334,958.11	352,901.21
Currency	43,799.00	50,404.00	Time certificates	30,316.35	42,523.39
Gold	1,122.50	365.00	Cashier's checks	2,069.36	8,160.47
Silver, etc.,	9,042.60	9,782.64	Certified checks	42.66	4,045.00
Cash items	6,721.48	17,525.07	Bills payable	150,000.00	50,000.00
Other resources ..	5,183.39	3,897.04			
Total	\$1,674,220.05	\$1,652,787.54	Total	\$1,674,220.05	\$1,652,787.54

THE FARMERS AND MERCHANTS BANK, AIKEN.

No. 193. Incorporated October 5, 1906.

J. P. McNAIR, President.

J. A. M. GARDNER, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$182,478.66	\$186,864.55	Capital stock	\$ 65,000.00	\$ 65,000.00
Overdrafts	369.30	686.08	Surplus	20,000.00	20,000.00
Bonds and stocks ..	2,400.00	3,200.00	Undivided profits ..	2,382.05	2,759.61
Fur. and fix.	1,800.00	1,800.00	Due to banks	278.51	310.68
Banking house	30,002.77	30,006.52	Dividends unpaid ..	32.00	12.00
Due from banks	23,814.78	21,014.72	Individual deposits..	79,815.87	76,795.10
Currency	3,344.00	3,717.00	Savings deposits	42,112.78	41,663.62
Silver, etc.,	641.72	689.22	Demand certificates		1,285.27
Gold	12.50	90.00	Time certificates	15,258.05	10,870.50
Cash items	150.97	628.69	Certified checks	95.54	
			Cashier's checks	39.90	
			Bills payable	20,000.00	30,000.00
Total	\$245,014.70	\$248,696.78	Total	\$245,014.70	\$248,696.78

THE ALLENDALE BANK, ALLENDALE.

No. 155. Incorporated August 12, 1905.

E. H. OSWALD, President.

W. T. RILEY, Jr., Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 90,274.18	\$ 81,531.03	Capital stock	\$ 30,000.00	\$ 30,000.00
Overdrafts	953.63	4,874.24	Surplus	12,000.00	12,000.00
Fur. and fix.	1,112.00	1,112.00	Undivided profits ..	1,488.92	32.89
Banking house	2,049.04	2,049.04	Individual deposits..	66,417.25	51,041.77
Due from banks	24,420.61	6,269.89	Savings	13,672.81	9,642.54
Currency	2,486.00	2,980.00	Certified checks	5.00	
Gold	97.50	140.00	Cashier's checks	240.31	1,316.72
Silver, etc.,	714.30	1,498.73			
Cash items	1,717.03	4,400.44			
Total	\$ 123,824.29	\$ 104,855.37	Total	\$ 123,824.29	\$ 104,855.37

THE CITIZENS BANK, ALLENDALE

No. 261. Incorporated October 30, 1909.

W. A. ALL, President.

LeROY WILSON, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 94,846.33	\$ 81,815.73	Capital stock	\$ 30,000.00	\$ 30,000.00
Overdrafts	709.24	3,191.18	Surplus fund	3,800.00	3,800.00
Fur. and fix.	2,366.42	2,366.42	Undivided profits ..	1,699.75	2,490.81
Banking house	7,817.17	7,817.17	Individual deposits..	63,182.37	57,176.84
Due from banks	14,227.23	24,905.62	Time certificates	24,668.95	29,871.50
Currency	3,022.00	1,296.00	Cashier's checks	11.81	253.97
Silver, etc.,	682.45	1,308.17			
Cash items	141.54	892.38			
Total	\$ 122,812.38	\$ 122,592.62	Total	\$ 122,812.38	\$ 122,592.62

THE BANK OF ANDERSON, ANDERSON.

No. 48. Incorporated August 22, 1891.

B. F. MAULDIN, President.

P. E. CLINKSCALES, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$1,027,512.07	\$1,040,628.43	Capital stock	\$ 150,000.00	\$150,000.00
Overdrafts	21,187.45	44,177.96	Surplus fund	150,000.00	150,000.00
Banking house ..	5,000.00	5,000.00	Dividends unpaid ..	288.00	34.00
Bonds and stocks ..	6,520.00	6,520.00	Undivided profits....	71,906.96	97,050.02
Other real estate..	30,540.00	30,540.00	Due to banks	28,081.13	53,656.62
Due from banks...	37,387.87	99,798.83	Individual deposits..	230,553.59	308,657.80
Currency	5,144.00	14,806.00	Savings deposits ..	192,811.64	221,652.52
Gold		22.50	Time certificates	140,909.89	132,860.69
Silver, etc.,	1,951.16	2,813.63	Cashiers checks	5,155.64	28,291.60
Cash items	3,710.97	1,837.14	Rediscounts	66,298.28	49,864.00
Clearing house	6,108.24	7,548.10	Bills payable	104,000.00	69,600.00
			Reserve fund.....	5,005.63	8,525.89
Total	\$1,145,061.76	\$1,253,692.64	Total	\$1,145,061.76	\$1,253,692.64

THE DIME SAVINGS BANK, ANDERSON.

No. 363. Incorporated April 15, 1913.

J. D. BROWN, President.

W. E. WATSON, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 51,742.50	\$69,565.69	Capital stock	14,000.00	14,000.00
Overdrafts	940.04	910.11	Undivided profits ..	221.08	1,409.61
Furn. and fix.	600.00	600.00	Individual deposits ..	32,391.85	44,029.68
Due from banks	7,966.55	3,975.95	Savings deposits	14,356.28	17,556.71
Currency	695.00	1,100.00	Time certificates	1,775.00	3,500.00
Gold	97.00	132.00	Cashiers checks	369.21	302.53
Silver, etc.,	218.51	333.95			
Cash items	102.81	265.12			
Clearing house	751.01	765.71			
Total	\$63,113.42	\$77,648.53	Total	\$63,113.42	\$77,648.53

THE FARMERS LOAN AND TRUST COMPANY, ANDERSON

No. 60. Incorporated January 18, 1898.

J. R. VANDIVER, President.

J. I. BROWNLEE, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 280,562.01	\$265,138.06	Capital stock	\$ 75,000.00	\$ 75,000.00
Overdrafts	1,263.73	1,527.13	Surplus fund	25,000.00	25,000.00
Furn. and fix.	200.00	200.00	Undivided profits ..	14,638.15	14,270.11
Due from banks	82,809.16	71,615.08	Dividends unpaid ..	386.00	576.00
			Individual deposits..	184,810.75	183,634.16
			Bills payable	15,000.00	40,000.00
Total	\$314,834.90	\$338,480.27	Total	\$314,834.90	\$338,480.27

THE FARMERS AND MERCHANTS BANK, ANDERSON.

No. 30. Incorporated May 8, 1889.

J. R. VANDIVER, President.

J. I. BROWNLEE Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$732,265.83	\$698,752.46	Capital stock	\$ 100,000.00	\$100,000.00
Overdrafts	9,379.90	23,575.60	Surplus fund	150,000.00	150,000.00
Banking house	5,000.00	5,000.00	Undivided profits ..	17,865.70	17,555.31
Other real estate....	17,000.00	17,000.00	Due to banks	72,361.28	92,435.65
Due from banks	26,536.56	36,703.16	Dividends unpaid ..	740.00	888.00
Currency	9,753.00	4,460.90	Individual deposits	240,045.30	282,195.24
Gold	122.50		Demand certificates	46,621.87	38,619.78
Silver, etc.,	1,123.32	1,038.10	Rediscounts	37,455.06	6,225.00
Cash items	6,905.02	8,028.30	Bills payable	163,000.00	117,500.00
Clearing house	20,003.08	14,161.36	Cotton notes		8,300.00
Total	\$ 828,089.21	\$808,718.98	Total	\$ 828,089.21	\$808,718.98

THE PEOPLES BANK, ANDERSON.

No. 64. Incorporated February 2, 1899.

LEE G. HOLLEMAN, President.

D. O. BROWNE, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 674,955.54	\$695,282.34	Capital stock	200,000.00	200,000.00
Overdrafts	12,288.05	18,338.65	Surplus fund	17,500.00	19,500.00
Furn. and fix.	3,500.00	3,500.00	Undivided profits ..	29,530.70	17,437.33
Banking house	10,000.00	10,000.00	Due to banks	9,619.33	14,323.24
Other real estate..	1,235.40	1,235.40	Dividends unpaid..	368.00	796.00
Due from banks ..	14,458.65	26,967.24	Individual deposits..	184,335.39	254,282.38
Currency	4,077.00	4,836.00	Savings deposits	123,594.99	125,323.59
Silver, etc.,	1,544.95	1,159.72	Time certificates	34,455.59	22,857.45
Cash items	8,312.43	7,947.12	Cashiers checks	985.04	831.52
Clearing house	6,552.12	8,280.88	Bills payable.....	74,955.10	75,000.00
			Rediscounts	56,580.00	42,195.34
			Reserve fund	5,000.00	5,000.00
Total	\$ 736,924.14	\$ 777,546.85	Total	\$ 736,924.14	\$ 777,546.85

BANK OF ANDREWS, ANDREWS.

No. 338. Incorporated May 1, 1911.

W. H. ANDREWS, President.

D. L. MOYD, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 64,887.85	\$ 75,351.86	Capital stock	\$ 20,000.00	\$20,000.00
Furn. and fix.	1,919.97	1,982.47	Surplus fund	10,000.00	10,000.00
Banking house	1,817.50	2,117.50	Undivided profits....	497.11	1,588.45
Due from banks ..	3,634.61	10,075.84	Individual deposits..	40,695.11	39,866.60
Currency	1,500.00	1,250.00	Savings deposits	7,752.42	9,787.61
Gold	10.00		Cashiers checks	149.54	414.47
Silver, etc.,	819.55	1,109.38	Bills payable	50,000.00	20,000.00
Cash items	186.00	89.84			
Coll. Accts.	318.70				
County claims		640.24			
Total	\$ 75,094.18	\$ 92,617.13	Total	\$ 75,094.18	\$ 92,617.13

THE FARMERS STATE BANK, AYNOR.

No. 366. Incorporated September 13, 1913.

W. PERCY HARDWICKE, President.

J. OSBY CARTRETTE, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 12,669.19	\$17,077.00	Capital stock	9,745.00	9,740.00
Overdrafts	41.05	143.77	Undivided profits....		811.89
Furn. and fix.	1,017.95	1,017.95	Individual deposits..	6,077.07	11,018.95
Other real estate ..	200.00	450.00	Time certificates	1,888.00	3,159.00
Due from banks ..	1,973.67	1,144.18	Cashier's checks	18.94	904.62
Currency	800.00	2,743.00			
Gold	47.50	52.50			
Silver, etc.,	229.79	608.29			
Supplies	320.15	320.15			
Expense	96.67				
Cash items	257.04	1,557.62			
County checks		15.00			
County certificates ..	26.00				
Total	\$ 17,679.01	\$ 25,129.46	Total	\$ 17,679.01	\$ 25,129.46

PLANTERS BANK, AYNOR.

No. 388. Incorporated Aug. 17, 1915.

W. DAVID GRAHAM, President.

CHAS. F. POWELL, Cashier.

Condition	Nov. 10	Condition	Nov. 10
RESOURCES.		LIABILITIES.	
Loans	\$ 1,855.97	Capital stock paid in	1,130.00
Furniture and fixtures	203.96	Individual deposits	1,866.58
Due from banks and bankers....	152.92	Time certificates	120.00
Currency	600.00	Exchange	8.06
Silver, etc.,	224.55		
Cash items	21.50		
Expense	110.77		
Total	\$2,669.67	Total	\$2,669.67

THE BAMBERG BANKING COMPANY, BAMBERG.

No. 10. Incorporated December 21, 1886.

J. B. BLACK, President.

D. F. HOOTEN, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 216,586.74	\$177,541.09	Capital stock	\$ 55,000.00	\$55,000.00
Overdrafts	574.73	2,869.24	Surplus fund	45,000.00	45,000.00
Bonds and stocks	1,075.00	1,075.00	Undivided profits	20,450.41	22,007.58
Furn. and fix.	1,768.73	1,799.98	Due to banks	41.41	
Banking house	5,126.79	5,235.04	Individual deposits ..	80,114.47	104,206.88
Due from banks	67,800.46	92,013.62	Savings deposits	48,094.49	58,753.40
Currency	1,413.00	4,537.00	Time certificates	2,417.17	2,888.93
Gold	330.00	325.00	Certified checks	7.22	5.22
Silver, etc.	1,340.96	1,538.35	Cashier's checks	573.21	78.60
Cash items	681.97	1,006.29	Bills payable	45,000	
Total	\$ 296,698.38	\$287,940.61	Total	\$ 296,698.38	\$287,940.61

THE ENTERPRISE BANK, BAMBERG.

No. 378. Organized February 2, 1914.

H. M. GRAHAM, President.

J. E. NEWSOM, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 73,280.37	\$ 83,527.30	Capital stock	\$ 23,300.00	\$ 28,900.00
Overdrafts	850.14	1,561.70	Undivided profits ..	694.70	760.29
Bonds and stocks ..	50.00	50.00	Dividends unpaid ..	72.00	
Furn. and fix.	1,253.96	1,253.96	Individual deposits ..	37,269.81	43,650.26
Due from banks	15,606.26	9,227.00	Savings deposits	2,817.25	5,691.68
Currency	271.00	1,791.00	Cashier's checks	226.50	760.29
Gold		45.00	Bills payable	27,666.48	19,155.58
Silver, etc.	273.03	1,300.83			
Cash items	461.98	172.45			
Total	\$ 92,046.74	\$ 98,929.24	Total	\$ 92,046.74	\$ 98,929.24

THE PEOPLES BANK, BAMBERG.

No. 188. Incorporated August 22, 1906.

H. C. FOLK, President.

A. M. DENBOW, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 129,121.64	\$156,069.25	Capital stock	\$ 25,000.00	\$ 25,000.00
Overdrafts	1,145.62	9,323.37	Surplus fund	9,000.00	9,000.00
Bonds and stocks ..	3,000.00		Undivided profits ..	3,988.75	7,054.58
Furn. and fix.	2,459.36	2,640.51	Due to banks	1,440.71	2,968.18
Banking house	3,329.40	3,500.00	Dividends unpaid ..	16.00	
Due from banks	19,494.10	8,095.82	Individual deposits ..	110,125.87	94,779.68
Currency	2,300.00	614.00	Demand certificates ..	2,425.50	2,425.50
Gold	15.00		Time certificates	2,425.50	9,000.00
Silver, etc.	248.50	535.00	Cashier's checks	1,344.94	569.93
Cash items	223.15	19.92	Bills payable	8,000.00	30,000.00
Total	\$ 161,341.77	\$ 180,797.87	Total	\$ 161,341.77	\$ 180,797.87

THE HOME BANK, BARNWELL.

No. 263. Incorporated January 24, 1910.

HARRY D. CALHOUN, President.

N. G. W. WALKER, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 88,271.51	\$ 74,262.81	Capital stock	\$ 30,000.00	\$ 30,000.00
Overdrafts	386.79	1,688.88	Surplus fund	3,250.00	3,250.00
Furn. and fix.	2,745.09	2,733.09	Undivided profits	975.89	805.88
Banking house	7,891.20	7,891.20	Individual deposits	46,542.36	65,544.33
Due from banks	12,374.07	17,723.79	Savings deposits	4,489.89	8,862.68
Currency	1,997.00	2,879.00	Cashier's checks	26.27	460.53
Gold	65.00	135.00	Bills payable	19,744.00	
Silver, etc.,	1,117.86	1,040.25	Rediscounts	10,162.56	
Cash items	342.75	570.90			
Total	\$ 115,190.77	\$ 108,923.42	Total	\$ 115,190.77	\$ 108,923.42

CITIZENS BANK OF BATESBURG, BATESBURG.

No. 145. Incorporated January 28, 1905.

N. X. GUNTER, President.

A. C. JONES, Cashier

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 99,475.34	\$102,998.37	Capital stock	\$ 30,000.00	\$ 30,000.00
Overdrafts	493.20	429.62	Surplus fund	4,500.00	4,800.00
Bonds and stocks	330.00		Undivided profits	2,612.66	1,176.00
Furn. and fix.	2,166.00	2,166.00	Due to banks	447.63	
Banking house	5,603.84	5,603.84	Individual deposits	24,390.22	47,004.73
Other real estate	400.00	400.00	Time certificates	28,567.97	29,198.94
Due from banks	12,408.84	18,257.15	Cashier's checks	101.66	3.75
Currency	2,290.00	947.00	Bills payable	34,000.00	20,000.00
Gold		860.00			
Silver, etc.,	1,155.49	1,021.16			
Cash items	297.43	.28			
Total	\$ 124,620.14	\$ 132,183.42	Total	\$ 124,620.14	\$ 132,183.42

THE BEAUFORT BANK, BEAUFORT.

No. 245. Incorporated April 1, 1909.

W. J. THOMAS, President.

W. E. RICHARDSON, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$168,411.89	\$183,222.68	Capital stock	\$ 40,400.00	\$ 40,400.00
Overdrafts	128.74	227.03	Surplus fund	14,060.00	16,160.00
Fur. and Fix.	5,925.46	5,000.00	Undivided profits	2,620.59	1,246.62
Banking House	23,852.47	24,300.00	Due to banks	7,425.11	7,693.75
Other real estate		7,358.57	Individual deposits	55,355.88	60,673.44
Due from banks	10,690.94	14,926.06	Savings deposits	49,628.89	54,750.49
Currency	1,724.00	1,903.00	Time certificates	19,405.00	32,713.74
Gold	60.00	102.50	Certified checks	78.22	74.17
Silver, etc.,	1,763.71	1,638.28	Cashier's checks	240.85	529.09
Cash items	2,698.56	1,113.18	Rediscounts	16,061.20	11,550.00
			Bills payable	10,000.00	14,000.00
Total	\$ 215,275.77	\$ 289,791.80	Total	\$ 215,275.77	\$ 289,791.80

THE PEOPLES BANK, BEAUFORT.

No. 97. Incorporated 29, 1902.

G. HOLMES, President.

W. F. MARSCHER, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$226,395.84	\$229,014.77	Capital stock	40,000.00	40,000.00
Overdrafts	3,835.57	4,469.64	Surplus fund	25,000.00	25,000.00
Bonds and stocks ..	38,850.00	38,850.00	Undivided profits ..	4,367.75	5,838.17
Fur. and Fix.	2,500.00	2,481.00	Due to banks	2,372.84	1,474.64
Banking house	10,500.00	10,500.00	Dividends unpaid ..	320.00	
Due from banks	35,373.76	17,704.30	Individual deposits ..	72,478.28	79,574.89
Currency	4,155.00	3,911.00	Savings deposits	163,083.20	160,516.20
Gold	394.20	636.70	Time certificates		700.00
Silver, etc.	3,744.22	2,621.54	Certified checks	10.00	765.00
Cash Items	2,458.58	4,422.78	Cashier's checks	75.12	743.33
			Bills payable	20,000.00	
Total	\$327,707.17	\$314,611.73	Total	\$ 327,707.17	\$ 314,611.73

THE BANK OF BELTON, BELTON.

No. 66. Incorporated August, 28, 1899.

ELLISON A. SMYTH, President.

WALTER E. GREER, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$232,524.18	\$240,385.98	Capital stock	\$ 50,000.00	\$ 50,000.00
Overdrafts	333.23	267.91	Surplus fund	50,000.00	50,000.00
Fur. and Fix.	2,000.00	2,000.00	Undivided profits	24,128.65	24,932.51
Banking house	4,694.98	4,694.98	Due to banks	5,030.96	9,936.06
Due from banks	17,672.62	44,213.52	Individual deposits ..	131,701.74	167,992.70
Currency	5,181.00	9,418.00	Demand certificates ..	3,202.01	3,657.74
Gold	2,595.00	2,687.50	Cashier's checks	5,132.66	4,195.66
Silver, etc.	1,067.11	1,628.11			
Cash Items	3,127.90	5,418.67			
Total	\$ 269,196.02	\$ 310,714.67	Total	\$ 269,196.02	\$ 310,714.67

THE BELTON SAVINGS AND TRUST COMPANY, BELTON

No. 125. Incorporated October 30, 1903.

ELLISON A. SMYTH, President.

WALTER E. GREER, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 94,580.62	\$ 97,206.34	Capita ^l stock	25,000.00	\$ 25,000.00
Due from banks	5,030.96	9,936.06	Surplus fund	10,000.00	10,000.00
			Undivided profits ..	6,948.42	5,693.71
			Individual deposits ..	54,578.93	62,073.30
			Demand certificates ..	3,034.23	4,375.39
Total	\$ 99,561.58	\$107,142.40	Total	\$ 99,561.58	\$ 107,142.40

THE FARMERS BANK, BELTON.

No. 102. Incorporated January 13, 1903.

JOHN A. HORTON, President.

C. M. HORTON, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$101,905.80	\$119,210.94	Capital stock	\$ 25,000.00	\$ 25,000.00
Overdrafts	158.92	2,964.79	Surplus fund	10,000.00	10,000.00
Fur. and fix.	1,000.00	1,000.00	Undivided profits ..	9,930.78	8,405.23
Banking house	2,500.00	2,500.00	Due to banks	2,666.35	5,435.04
Due from banks	3,806.65	8,195.28	Individual deposits ..	53,685.33	80,921.22
Currency	881.00	1,060.00	Demand certificates ..	4,847.91	6,474.48
Silver, etc.,	181.74	294.88	Cashier's checks	2,212.40	1,775.55
Cash items	2,948.66	2,785.63	Bills payable	5,000.00	
Total	\$ 113,342.77	\$ 138,011.52	Total	\$ 113,342.77	\$ 138,011.52

THE PEOPLES BANK, BELTON.

No. 260. Incorporated February 3, 1910.

W. K. STRINGER, President.

W. D. COX, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 38,345.80	\$ 41,340.25	Capital stock	\$ 19,580.00	\$ 19,680.00
Overdrafts	67.82	445.01	Surplus fund	600.00	800.00
Bonds and stocks ..	400.00	400.00	Undivided profits ..	1,222.78	632.73
Fur. and Fix.	1,300.00	1,220.00	Dividends unpaid ..	3.20	9.60
Other real estate ..	725.00	1,384.56	Individual deposits ..	27,046.54	38,479.01
Due from banks	8,796.28	15,891.65	Demand certificates ..	260.00	335.88
Currency	475.00	1,042.00	Time certificates	1,770.00	2,020.00
Gold		15.00	Cashier's check	19.66	2.50
Silver, etc.	292.28	109.55			
Cash items		11.70			
Andersa Co.	100.00	100.00			
Total	\$ 50,502.18	\$ 61,959.72	Total	\$ 50,502.18	\$ 61,959.72

THE BANK OF MARLBORO, BENNETTSVILLE.

No. 5. Incorporated December 23, 1884, by Legislature.

H. L. McCOLL, President.

R. N. SAMPSON, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$461,470.54	\$464,638.10	Capital stock	\$ 59,700.00	\$ 59,700.00
Overdrafts	118.78	1,857.84	Surplus fund	48,880.00	48,880.00
Due from banks	113,049.38	169,905.30	Undivided profits ..	159,612.86	181,742.99
Currency	3,550.00	6,100.00	Due to banks	2,145.27	104.73
Silver, etc.,	1,300.00	3,225.00	Dividends unpaid ..	8.00	
Cash items	3,088.84	6,317.12	Individual deposits ..	217,010.14	265,980.12
Clearing house	10,664.19	6,609.32	Savings deposits	27,118.00	22,147.11
			Cashier's checks	38.50	1,416.77
			Reserve fund	78,728.96	78,728.96
Total	\$ 593,241.73	\$658,650.68	Total	\$ 593,241.73	\$658,650.68

THE MUTUAL SAVINGS BANK, BENNETTSTVILLE.

No. 324. Incorporated February 17, 1912.

T. B. McLAURIN, President.

E. T. CROSLAND, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 89,441.76	\$114,954.47	Capital stock	\$ 25,000.00	\$ 25,000.00
Overdrafts	239.78	465.82	Surplus fund	3,200.00	3,200.00
Bonds and stocks ..	2,210.00	1,210.00	Undivided profits ..	1,753.16	1,521.62
Fur. and Fix.	3,722.88	747.88	Individual deposits ..	32,897.61	45,551.84
Due from banks	9,974.65	17,578.20	Savings deposits	14,742.88	15,589.69
Currency	1,050.00	1,131.00	Certified checks		89.31
Gold	120.00	150.00	Cashier's checks	1,091.99	
Silver, etc.	252.81	781.01	Rediscounts		46,927.19
Cash items	2,173.76	201.18	Bills payable	30,500.00	27,500.00
Acceptances		25,099.79			
Total	\$ 109,185.64	\$ 165,279.85	Total	\$ 109,185.64	\$ 165,279.85

THE UNION SAVINGS BANK, BENNETTSTVILLE.

No. 92. Incorporated May 21, 1902.

W. C. ADAMS, President.

E. P. MILLER, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$200,049.56	\$230,344.87	Capital stock	\$ 25,000.00	\$ 25,000.00
Overdrafts	757.85	1,880.77	Surplus fund	25,000.00	25,000.00
Fur. and Fix.	2,500.00	2,500.00	Undivided profits ..	1,460.15	2,489.24
Due from banks	48,114.36	35,656.27	Dividends unpaid ..	20.00	
Currency	3,417.00	4,805.00	Individual deposits ..	125,090.91	172,001.89
Gold	25.00		Savings deposits	12,360.08	34,596.80
Silver, etc.	1,202.90	4,344.16	Time certificates		11,100.96
Cash items	3,019.77	2,476.17	Cashier's checks	155.30	128.92
			Rediscounts		11,189.23
			Bills payable	70,000.00	
Total	\$ 259,086.44	\$ 282,007.04	Total	\$ 259,086.44	\$ 282,007.04

THE BANK OF BETHUNE, BETHUNE.

No. 235. Incorporated September 7, 1908.

N. A. BETHUNE, President.

J. A. STONE, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 51,040.45	\$ 45,663.34	Capital stock	\$ 15,000.00	\$ 15,000.00
Overdrafts	839.13	565.26	Surplus fund	4,000.00	4,000.00
Fur. and Fix.	1,500.00	1,500.00	Undivided profits ..	284.48	1,287.86
Banking house	1,482.00	1,482.00	Individual deposits ..	29,656.51	50,145.89
Due from banks	4,732.50	31,557.27	Time certificates	10,184.68	19,460.92
Currency	2,860.00	6,500.00	Cashier's checks	249.70	784.82
Gold	25.00	57.50	Bills payable	4,500.00	
Silver, etc.	638.34	650.25			
Cash items	639.75	2,501.88			
Other resources	118.20				
Collections		182.04			
Total	\$ 63,875.87	\$ 90,659.49	Total	\$ 63,875.87	\$ 90,659.49

THE BANK OF BISHOPVILLE, BISHOPVILLE.

No. 86. Incorporated August 17, 1901.

H. W. WOODWARD, President.

W. R. SCARBOROUGH, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$167,398.23	\$171,689.65	Capital stock	\$ 75,000.00	\$ 75,000.00
Demand loans	84,838.42	84,838.42	Surplus fund	28,500.00	28,500.00
Overdrafts	2,705.50	2,101.38	Undivided profits ..	3,848.83	4,583.14
Bonds and stocks ..	5,500.00	5,500.00	Due to banks	447.78	2,909.18
Fur. and Fix.	3,671.62	3,671.62	Individual deposits..	88,230.41	143,526.66
Banking house	35,625.57	35,625.57	Savings deposits	45,821.40	52,940.56
Due from banks	38,611.28	16,772.24	Time certificates		85.00
Currency	6,238.00	5,550.00	Cashier's checks	853.43	499.35
Gold	485.00	582.50	Bills payable	20,000.00	20,000.00
Silver, etc.	451.52	1,057.35			
Cash items	1,520.13	640.16			
Total	\$ 262,206.85	\$ 328,023.89	Total	\$ 262,206.85	\$ 328,023.89

THE FARMERS LOAN AND TRUST COMPANY, BISHOPVILLE.

No. 170. Incorporated January 1, 1906.

W. A. JAMES, President.

W. L. PARROTT, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 54,616.71	\$ 51,730.00	Capital stock	\$ 20,000.00	\$ 20,000.00
Overdrafts	932.31	925.25	Surplus fund	5,000.00	5,000.00
Bonds and stocks ..	300.00	300.00	Undivided profits ..	1,609.72	1,605.97
Fur. and Fix.	986.19	986.19	Due to banks	212.68	
Banking house	3,000.00	3,000.00	Individual deposits ..	19,996.54	24,216.22
Other real estate	4,000.00	4,000.00	Savings deposits	5,835.60	6,863.38
Due from banks	2,901.89	9,248.12	Time certificates	1,597.15	
Currency	792.00	1,005.00	Cashier's checks	25.00	172.85
Gold	22.50	27.50	Rediscounts		1,837.12
Silver, etc.	313.53	217.15	Bills payable	15,500.00	12,500.00
Cash items	1,911.56	256.28			
Total	\$ 69,776.69	\$ 71,695.49	Total	\$ 69,776.69	\$ 71,695.49

THE PEOPLES BANK, BISHOPVILLE.

No. 123. Incorporated October 6, 1903.

GEO. M. STUCKEY, President.

Z. M. SKINNER, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$125,140.68	\$120,282.47	Capital stock	\$ 25,000.00	\$ 25,000.00
Overdrafts	454.74	16,208.33	Surplus fund	35,000.00	35,000.00
Bonds and stocks ..	500.00	500.00	Undivided profits ..	5,005.62	5,579.66
Fur. and Fix.	2,601.67	2,601.67	Individual deposits ..	47,373.07	90,743.69
Banking house	2,840.30	2,840.30	Savings deposits	13,935.39	17,483.15
Other real estate	10,000.00	10,000.00	Time certificates	9,038.08	12,900.68
Due from banks	13,214.97	28,200.75	Cashier's checks	122.21	78.85
Currency	3,847.00	4,753.00	Bills payable	25,000.00	
Gold	565.00	595.00			
Silver, etc.	614.23	329.42			
Cash items	695.78	469.09			
Total	\$ 160,474.37	\$ 186,786.03	Total	\$ 160,474.37	\$ 186,786.03

BANK OF BLACKSBURG, BLACKSBURG.

No. 144. Incorporated January 26, 1905.

M. H. MORROW, President.

D. R. MORROW, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 62,070.80	\$ 70,226.72	Capital stock	\$ 26,750.00	\$ 26,250.00
Fur. and Fix.	1,680.00	1,680.00	Surplus fund	5,082.50	5,000.00
Banking house	1,875.00	1,875.00	Undivided profits ..	1,424.26	2,216.69
Due from banks	14,514.19	16,133.81	Individual deposits..	41,473.70	52,157.09
Currency	3,201.00	4,258.00	Time certificates	9,297.85	8,789.74
Gold	295.00	92.50	Cashier's checks	246.98	268.44
Silver, etc.,	505.40	558.03	Rediscunts		2,500.00
Cash items	133.90	357.90			
Total	\$ 84,275.29	\$ 97,181.96	Total	\$ 84,275.29	\$ 97,181.96

BANK OF BLACKSTOCK, BLACKSTOCK.

No. 202. Incorporated January 17, 1907.

G. L. KENNEDY, President.

ED. M. KENNEDY, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 34,990.85	\$ 24,158.89	Capital stock	\$ 10,000.00	\$ 10,000.00
Overdrafts	147.58	92.10	Surplus fund	4,000.00	4,000.00
Bonds and stocks ..	600.00	600.00	Undivided profits	2,757.17	3,800.91
Fur. and Fix.	300.00	300.00	Due to banks		1,614.98
Due from banks	21,659.47	37,062.42	Individual deposits ..	29,266.24	38,796.50
Currency	1,001.00	1,609.00	Savings deposits	6,495.08	
Gold	92.50	152.50	Time certificates	6,108.09	5,636.35
Silver, etc.,	116.23	251.20	Cashier's checks	389.93	435.15
Cash items	108.88	57.98			
Total	\$ 59,016.51	\$ 64,283.89	Total	\$ 59,016.51	\$ 64,283.89

THE BANK OF BOWMAN, BOWMAN.

No. 160. Incorporated September 27, 1905.

G. E. FAIREY, President.

E. N. MITTLE, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 71,078.74	\$ 47,775.28	Capital stock	\$ 15,000.00	\$ 15,000.00
Overdrafts		277.35	Surplus fund	10,000.00	10,000.00
Fur. and Fix.	100.00	100.00	Undivided profits ..	3,882.43	4,429.21
Due from banks	8,658.75	28,664.61	Individual deposits ..	28,770.35	26,574.83
Currency	1,142.00	8,142.00	Savings deposits	11,685.21	12,239.21
Gold		10.00	Time certificates	11,845.63	11,993.94
Silver, etc.,	381.65	571.32	Cashier's checks	177.52	366.89
Cash items		63.51			
Total	\$ 81,361.14	\$ 80,604.08	Total	\$ 81,361.14	\$ 80,604.08

THE BANK OF BRANCHVILLE, BRANCHVILLE.

No. 41. Incorporated January 28, 1891.

J. R. HAMILTON, President.

P. M. WIMBERLY, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$158,717.95	\$160,892.13	Capital stock	\$23,300.00	\$23,300.00
Overdrafts	1,425.87	3,762.96	Surplus fund	15,000.00	15,000.00
Fur. and fix.	2,700.00	2,700.00	Undivided profits	1,803.70	1,106.70
Banking house	3,300.00	3,300.00	Due to banks	4,178.56	2,207.69
Due from banks	7,374.92	3,997.83	Dividends unpaid	16.00	18.00
Currency	573.00	2,015.00	Individual deposits....	27,413.97	52,095.56
Gold	10.00	10.00	Savings deposits	50,118.11	47,528.23
Silver, etc.,	374.35	430.47	Cashier's checks	521.04	1,618.98
Cash items	1,875.49	4,264.77	Bills payable	54,000.00	38,500.00
Total	\$176,351.38	\$181,378.16	Total	\$176,351.38	\$181,373.16

THE PEOPLES BANK, BRANCHVILLE.

No. 181. Incorporated March 28, 1906.

R. F. DUKES, President.

W. C. MARTIN, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$91,790.61	\$75,645.38	Capital stock	\$21,500.00	\$21,500.00
Overdrafts	1,145.04	677.68	Surplus fund	4,100.00	4,100.00
Fur. and fix.	3,111.28	3,111.28	Undivided profits	2,776.95	3,849.10
Banking house	4,129.47	4,129.47	Individual deposits	47,792.06	40,795.48
Due from banks	9,357.99	13,489.95	Savings deposits	10,074.02	9,599.48
Currency	1,025.00	1,639.00	Cashier's checks	218.44	29.83
Gold		5.00	Bills payable	25,000.00	20,000.00
Silver, etc.,	601.08	605.92			
Cash items	301.00	561.46			
Clearing house		8.75			
Total	\$111,461.47	\$ 99,873.89	Total	\$111,461.47	\$ 99,873.89

MERCHANTS AND PLANTERS BANK, BRUNSON.

No. 348. Incorporated August 1, 1912.

W. E. RICHARDSON, President.

S. A. AGNEW, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$8,539.51	\$9,324.29	Capital stock	\$ 5,650.00	\$ 5,650.00
Overdrafts	45.25	112.12	Due to banks		1,668.33
Fur. and fix.	1,153.06	1,153.06	Individual deposits	5,127.91	5,507.34
Due from banks	2,555.02	2,010.11	Savings deposits	2,054.52	2,000.00
Currency	376.00	1,252.00	Cashier's checks	572.80	418.59
Silver, etc.,	319.04	45.07			
Cash items	272.26	796.68			
Expense account	145.09	550.93			
Total	\$ 13,405.23	\$ 15,244.26	Total	\$ 13,405.23	\$ 15,244.26

THE PEOPLES BANK, BRUNSON.

No. 387. Incorporated May 3rd, 1915.

JAS. E. PEURIFOY, President.

D. H. MOORE, Jr., Cashier.

RESOURCES.		Nov. 10	LIABILITIES.		Nov. 10
Loans		\$ 17,646.55	Capital stock		\$ 8,250.00
Overdrafts		43.21	Individual deposits		9,827.74
Due from banks		3,288.70	Savings deposits		100.00
Currency		1,472.00	Cashier's checks		38.58
Gold		105.00	Rediscounts		1,802.91
Silver, etc.		59.37	Bills payable		3,000.00
Cash items		232.58			
Expense		176.87			
Total		\$ 23,019.23	Total		\$ 28,019.23

THE BANK OF CADES, CADES.

No. 342. Incorporated June 21, 1912.

W. E. NESMITH, President.

W. D. EPPS, Cashier.

RESOURCES.		Nov. 10	LIABILITIES.		Nov. 10
Condition	Mar. 4		Condition	Mar. 4	
Loans	\$ 24,626.31	\$ 18,713.56	Capital stock	\$ 11,200.00	\$ 10,200.00
Overdrafts	2,011.15		Surplus fund	100.00	100.00
Fur. and fix.	2,575.68	2,500.00	Undivided profits ..	83.07	443.92
Banking house		3,000.00	Individual deposits ..	14,549.45	11,609.12
Due from banks	12,770.78	4,098.95	Savings deposits	1,159.49	1,732.41
Currency	500.00	1,500.00	Demand certificates ..	592.17	
Silver, etc.,	200.26	579.01	Time certificates		62.43
			Cashier's checks		243.64
Total	\$ 42,684.18	\$ 30,391.52	Bills payable	15,000.000	6,000.00
			Total	\$ 42,684.18	\$ 30,391.52

THE BANK OF CAMDEN, CAMDEN.

No. 22. Incorporated August 1, 1888.

H. G. CARRISON, President.

C. H. YATES, Cashier.

RESOURCES.		Nov. 10	LIABILITIES.		Nov. 10
Condition	Mar. 4		Condition	Mar. 4	
Loans	\$307,704.55	\$313,297.68	Capital stock	\$100,000.00	\$100,000.00
Overdrafts	2,190.33	1,419.45	Surplus fund	50,000.00	50,000.00
Bonds and stocks ..	82,300.00	82,300.00	Undivided profits ..	22,460.08	35,342.60
Fur. and fix.	2,046.75	2,046.75	Due to banks	55.09	2,010.50
Banking house	13,365.45	13,365.45	Dividends unpaid ..	9,048.00	78.00
Other real estate	2,278.47	2,278.47	Individual deposits..	184,524.23	186,505.77
Due from banks	43,610.83	39,121.38	Savings deposits	92,887.31	95,954.76
Currency	3,770.00	7,593.00			
Gold	652.50	1,055.00			
Silver, etc.,	778.60	1,509.74			
Cash items	277.23	5,904.71			
Total	\$458,974.71	\$469,891.63	Total	\$458,974.71	\$469,891.63

LOAN AND SAVINGS BANK, CAMDEN.

No. 318. Incorporated September 22, 1911.

THOS. J. KIRKLAND, President.

JOHN S. LINDSAY, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 99,725.32	\$116,498.94	Capital stock	\$ 35,000.00	\$ 35,000.00
Overdrafts	2,171.86	4,973.87	Surplus	2,500.00	8,500.00
Fur. and fix.	2,172.11	2,172.11	Undivided profits ..	2,594.64	1,153.13
Due from banks	10,370.37	15,380.02	Due to banks	688.69	1,898.50
Currency	7,022.00	8,222.00	Dividends unpaid ..	15.00	
Gold	127.50	360.00	Individual deposits..	65,168.14	80,746.24
Silver, etc.,	917.37	889.94	Savings deposits	16,422.67	19,380.76
Cash items	57.90	10,187.25	Certified checks	20.00	2,000.00
			Cashier's checks	155.29	5.00
			Bills payable		15,000.00
Total	\$122,564.43	\$158,683.63	Total	\$122,564.43	\$158,683.63

THE BANK OF CAMERON.

No. 158. Incorporated September 13, 1905.

FRED I. CULLER, President.

J. P. DANTZLER, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 78,613.23	\$ 62,914.55	Capital stock	\$ 23,225.00	\$ 25,000.00
Overdrafts	1,101.31	1,729.96	Surplus fund	14,000.00	14,887.50
Furn. and fix.	1,200.00	1,200.00	Undivided profits ..	2,249.51	3,996.95
Due from banks	23,587.40	45,933.87	Dividends unpaid ..	8.00	
Currency	1,662.00	1,928.00	Individual deposits ..	31,580.42	43,496.82
Gold	280.00	282.50	Savings deposits	34,086.06	25,233.51
Silver, etc.,	764.49	697.03	Time certificates	1,976.46	1,996.46
Cash items	13.00	350.42	Cashier's checks	95.97	365.09
Total	\$107,221.43	\$114,976.33	Total	\$107,221.43	\$114,976.33

THE PEOPLES BANK, CAMPOBELLO.

No. 241. Incorporated October 19, 1908.

J. W. SIMPSON, President.

C. E. FLEMING, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 36,934.46	\$ 40,686.64	Capital stock	\$ 15,000.00	\$ 15,000.00
Overdrafts	6.74	1.38	Surplus fund	1,500.00	1,600.00
Furn. and fix.	2,039.16	2,000.00	Undivided profits ..	2,700.51	2,699.32
Due from banks ..	17,886.75	24,563.35	Dividends unpaid ..	12.00	3.00
Currency	3,670.00	2,883.00	Individual deposits..	33,578.91	36,956.65
Gold	197.50	220.00	Demand certificates	7,509.69	
Silver, etc.,	577.48	308.30	Time certificates		12,261.46
Cash items		83.81	Cashiers checks	156.14	226.05
Other resources....	1,649.00		Bills payable	2,503.84	2,000.00
Total	\$ 62,961.09	\$ 70,746.48	Total	\$ 62,961.09	\$ 70,746.48

THE BANK OF CARLISLE, CARLISLE.

No. 110. Incorporated April 20, 1903.

WILLIAM H. GIST, President.

SADIE GIST, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 76,772.87	\$ 95,288.87	Capital stock	\$ 10,000.00	\$ 10,000.00
Overdrafts	394.88	394.88	Surplus fund	8,000.00	8,000.00
Furn. and fix.	500.00	500.00	Undivided profits....	6,459.38	3,626.87
Banking house	500.00	500.00	Due to banks		294.31
Due from banks	5,730.37	16,633.62	Individual deposits..	39,215.78	38,934.80
Currency	1,260.00	1,353.00	Time certificates	14,442.63	14,795.33
Gold	170.00	200.00	Cashier's checks	334.74	158.90
Silver, etc.,	612.47	909.14	Bills payable	7,000.00	40,000.00
Cash items	96.27	306.38	Collections	189.45	275.58
Total	\$ 85,641.98	\$ 116,085.89	Total	\$ 85,641.98	\$ 116,085.89

THE BANK OF CENTRAL, CENTRAL.

No. 129. Incorporated January 1, 1904.

J. N. MORGAN, President.

J. R. FALLS, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 43,286.73	\$ 53,047.25	Capital stock	\$ 15,000.00	\$ 15,000.00
Overdrafts	126.14	262.62	Surplus fund	3,000.00	3,000.00
Furn. and fix.	1,583.33	1,583.33	Undivided profits....	1,764.24	1,442.82
Banking house	1,449.41	1,449.41	Individual deposits..	13,501.16	23,321.04
Other real estate	813.30	813.30	Time certificates	20,773.14	23,419.80
Due from banks	6,045.26	7,645.62	Cashier's checks	841.97	466.54
Currency	897.00	1,282.00			
Gold	130.00	175.00			
Silver, etc.,	516.45	315.40			
Cash items	32.89	76.27			
Total	\$ 54,880.51	\$ 66,650.20	Total	\$ 54,880.51	\$ 66,650.20

THE FARMERS BANK OF CENTRAL, CENTRAL.

No. 186. Incorporated June 26, 1906.

W. L. GASSEWAY, President.

J. H. RAMSEUR, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 63,042.62	\$ 72,332.25	Capital stock	\$ 25,000.00	\$ 25,000.00
Overdrafts	558.46	1,387.39	Surplus	1,750.00	1,750.00
Furn. and fix.	1,992.35	1,992.35	Undivided profits	1,841.48	1,670.25
Banking house	1,756.97	1,756.97	Dividends unpaid....	24.00	28.00
Other real estate	5,284.68	1,350.00	Individual deposits..	18,266.95	16,588.88
Due from banks	4,920.50	6,112.51	Savings deposits	12,342.91	11,193.12
Currency	1,319.00	1,263.00	Time certificates	3,337.61	3,909.77
Gold	50.00		Cashier's checks	237.25	665.30
Silver, etc.,	375.62	110.35	Bills payable	16,500.00	25,500.00
Total	\$ 79,300.20	\$ 86,304.82	Total	\$ 79,300.20	\$ 86,304.82

THE BANK OF CHAPIN, CHAPIN.

No. 204. Incorporated March 28, 1907.

J. S. WESSINGER, President.

HARVEY D. WESSINGER, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 25,605.86	\$ 25,156.01	Capital stock	\$ 10,000.00	\$ 10,000.00
Overdrafts	130.48	256.53	Surplus	100.00	100.00
Bonds and stocks....	300.00	300.00	Undivided profits ..	203.37	53.58
Fur. and fix.	1,881.03	1,881.03	Individual deposits..	10,741.43	16,933.42
Banking house	1,714.24	1,714.24	Savings deposits	637.54	637.54
Other real estate.....	1,749.11	1,749.11	Time certificates	3,582.63	5,076.90
Due from banks.....	850.81	1,676.71	Cashier's checks	28.10	381.23
Currency	1,374.00	405.00	Bills payable	9,050.00	10,000.00
Gold	105.00	50.00			
Silver, etc.	682.54	930.35			
Cash items		13.69			
Total	\$ 34,343.07	\$ 34,132.67	Total	\$ 34,343.07	\$ 34,132.67

THE FARMERS BANK, CHAPPELLS.

No. 256. Incorporated March 16, 1874.

W. A. WEBB, President.

E. L. COOK, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 15,043.24	\$ 19,821.83	Capital stock	\$ 10,150.00	\$ 10,150.00
Overdrafts	5.45	40.45	Surplus	500.00	500.00
Furn. and fix.	1,656.20	1,656.20	Undivided profits....	1,026.18	1,395.99
Banking house	2,181.72	2,181.72	Dividends unpaid....	16.25	3.75
Due from banks	5,458.41	12,752.92	Individual deposits..	12,299.73	22,612.79
Currency	671.00	2,456.00	Time certificates	1,682.85	5,096.69
Gold	352.50	202.50	Certified checks	7.00	
Silver, etc.,	174.90	831.67	Cashiers checks	73.86	395.82
Cash items	212.45	214.75			
Total	\$ 25,755.87	\$ 40,155.04	Total	\$ 25,755.87	\$ 40,155.04

CAROLINA SAVINGS BANK, CHARLESTON.

No. 3. Incorporated March 16, 1874.

GEO. W. WILLIAMS, President.

HENRY P. WILLIAMS, Cashier

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$1,889,633.06	\$2,040,403.31	Capital stock.....	\$ 200,000.00	\$ 200,000.00
Overdrafts	225.47		Surplus	100,000.00	100,000.00
Bonds and stocks	189,925.27	191,380.85	Undivided profits	59,499.87	82,439.84
Banking house ..	10,000.00	10,000.00	Due to banks	203,451.35	235,367.21
Other real estate	11,650.00	11,650.00	Individual dep. ..	358,158.61	372,946.98
Due from banks	587,109.18	587,825.48	Savings deposits..	1,771,337.03	1,805,386.87
Currency	33,676.00	17,899.00	Certified checks ..		771.25
Gold	320.00	2,185.00	Demand cert.....	11,201.00	11,201.00
Silver, etc.,	2,791.84	2,466.18	Cashier's checks..	141.32	12,064.57
Clearing house..	31,008.25	16,367.90	Bills payable		20,000.00
			Reserved		40,000.00
			Unearned dis. int...	52,549.89	
Total	\$2,756,339.07	\$2,880,177.72	Total	\$2,756,339.07	\$2,880,177.72

THE CHARLESTON SAVINGS INSTITUTION, CHARLESTON.

No. 4. Incorporated December 24, 1880.

NAT ISRAEL, President.

FRED. C. LOTZ, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$909,599.20	\$869,001.27	Capital stock	\$100,000.00	\$100,000.00
Bonds and stocks ..	242,260.00	242,260.00	Surplus fund	50,000.00	50,000.00
Banking house	5,000.00	5,000.00	Undivided profits ..	49,832.80	46,795.77
Due from banks	87,987.09	113,754.25	Dividends unpaid ..	20.00	70.00
Silver, etc.,	77.94	73.55	Individual deposits ..	135,740.43	123,853.09
Cash items	70.79	6,420.08	Savings deposits	799,401.99	785,790.24
			Bills payable	75,000.00	95,000.00
			Unearned interest ..	35,000.00	35,000.00
Total	\$1,244,995.02	\$1,236,509.10	Total	\$1,244,995.02	\$1,236,509.10

THE CITIZENS BANK, CHARLESTON.

No 308. Incorporated March 27, 1911.

C. R. I. BROWN, President.

J. M. FRAMPTON, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$308,309.07	\$357,888.99	Capital stock	\$ 75,000.00	\$ 75,000.00
Overdrafts	934.88	1,966.57	Surplus fund	11,500.00	12,000.00
Bonds and stocks ..	26,148.74	83,148.74	Undivided profits ..	4,828.33	7,128.57
Fur. and Fix.	3,854.24	4,313.44	Due to banks	2,523.41	8,103.72
Banking house	20,500.00	22,154.28	Dividends unpaid ..	30.00	171.00
Other real estate	4,657.09	3,012.66	Individual deposits ..	125,777.68	154,752.28
Due from banks	75,249.27	67,916.69	Savings deposits	168,268.37	292,896.01
Currency	7,598.00	2,887.00	Time certificates	1,117.60	5,381.64
Gold	142.50	42.50	Certified checks	140.63	718.36
Silver, etc.,	1,327.26	965.67	Cashier's checks	10,000.00	112.83
Cash items	1,219.11	734.03	Bills payable	70,000.00	
Clearing house	19,245.86	13,287.68	Reserve fund		2,058.84
Total	\$ 469,186.02	\$ 558,318.25	Total	\$ 469,186.02	\$ 558,318.25

THE DIME SAVINGS BANK, CHARLESTON.

No. 26. Incorporated January 7, 1889.

J. L. DAVID, President.

WM. H. LaFAR, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$634,108.52	\$603,338.16	Capital stock	\$ 60,000.00	\$ 60,000.00
Overdrafts	177.44	452.28	Surplus fund	60,000.00	60,000.00
Bonds and stocks ..	96,528.37	107,528.37	Undivided profits ..	11,708.62	14,076.05
Fur. and Fix.	6,742.10	6,832.10	Due to banks	11,423.05	26,208.46
Banking house	11,406.26	11,406.26	Dividends unpaid ..	12.50	82.50
Due from banks	40,650.08	77,069.37	Individual deposits ..	119,433.68	107,423.32
Currency	4,502.00	4,876.00	Savings deposits	478,879.60	471,799.77
Gold	32.50	102.50	Time certificates	10,000.00	40,000.00
Silver, etc.,	627.85	729.95	Certified checks	9.24	325.00
Cash items	334.69	4,776.85	Cashier's checks	750.00	100.00
Clearing house	2,101.88	7,898.26	Bills payable	45,000.00	45,000.00
Total	\$ 797,211.69	\$ 825,010.10	Total	\$ 797,211.69	\$ 825,010.10

THE ENTERPRISE BANK, CHARLESTON.

No. 52. Incorporated May 1, 1894.

WILSON G. HARVEY, President.

A. L. WAY, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$467,577.64	\$481,447.20	Capital stock	\$ 50,000.00	\$ 50,000.00
Overdrafts	2,249.20	2,586.86	Surplus fund	25,000.00	25,000.00
Bonds and stocks ..	37,300.00	37,300.00	Undivided profits ..	1,999.25	2,581.92
Fur. and Fix.	750.00	750.00	Due to banks	61,311.16	2,848.31
Banking house	19,500.00	19,500.00	Individual deposits..	148,254.99	195,092.77
Other real estate ..	15,360.00	15,360.00	Savings deposits	280,290.56	268,864.93
Due from banks	43,286.99	47,466.70	Demand certificates ..	1,000.00	1,000.00
Currency	5,428.00	8,294.00	Certified checks	1,129.85	548.88
Gold	540.00	702.50	Cashier's checks	70.50	17.75
Silver, etc.	3,387.51	3,844.58	Rediscounts		62,000.00
Cash items	4,666.23	8,480.06	Bills payable	35,000.00	30,000.00
Clearing house	4,010.74	7,722.61			
Total	\$ 604,056.31	\$ 632,954.01	Total	\$ 604,056.31	\$ 632,954.01

THE EXCHANGE BANKING AND TRUST COMPANY, CHARLESTON.

No. 45. Incorporated April 9, 1891.

W. K. McDOWELL, President

R. E. MUCKENFUSS, Sec. and Treas.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$411,890.05	\$446,761.23	Capital stock	\$ 50,000.00	\$ 50,000.00
Overdrafts	146.12	78.44	Surplus fund	60,000.00	60,000.00
Bonds and stocks ..	100,820.00	104,180.00	Undivided profits ..	3,995.99	7,844.16
Fur. and Fix.	7,500.00	7,500.00	Dividends unpaid	400.50	344.00
Banking house	20,000.00	20,000.00	Individual deposits..	132,319.11	170,020.09
Due from banks	41,627.15	51,292.39	Savings deposits	353,278.81	348,856.21
Currency	12,484.00	9,482.00	Certified checks	514.43	52.94
Gold	95.00	772.50	Cashier's checks	473.06	1,119.20
Silver, etc.	1,565.86	1,529.49	Bills payable		15,000.00
Cash items	337.62	846.86			
Clearing house	4,506.10	10,743.69			
Total	\$ 600,981.90	\$ 653,136.60	Total	\$ 600,981.90	\$ 653,136.60

THE GERMANIA SAVINGS BANK, CHARLESTON.

No. 2. Incorporated March 14, 1874.

HENRY SCHACHTE, President.

WALTER WILLIMAN, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$2,111,155.61	\$1,983,732.49	Capital stock	\$ 100,000.00	\$ 100,000.00
Overdrafts	333.60	100.98	Surplus	100,000.00	100,000.00
Bonds and stocks ..	1,189,552.66	1,078,138.61	Undivided profits ..	182,846.42	193,158.83
Fur. and Fix.	15,500.00	15,970.40	Due to banks	87,056.01	41,194.77
Banking house	27,028.99	27,028.99	Dividends unpaid	525.00	200.00
Other real estate	33,604.98	33,768.87	Individual deposits ..	102,286.61	93,179.52
Due from banks	173,101.12	294,986.75	Savings deposits	2,817,509.65	2,807,867.61
Currency	20,081.00	14,306.00	Time certificates	1,000.00	51,000.00
Gold	2,915.00	3,502.50	Certified checks		2,670.00
Silver, etc.	4,414.65	5,079.51	Cashier's checks	5,818.40	11,787.64
Cash items	753.16	385.47	Rediscounts	41,500.00	
Clearing house	4,151.32	4,059.85	Bills payable	34,000.00	
			Reserve fund	60,000.00	60,000.00
Total	\$3,532,542.09	\$3,461,058.37	Total	\$3,532,542.09	\$3,461,058.37

THE MINERS AND MERCHANTS BANK, CHARLESTON.

No. 32. Incorporated July 2, 1889.

ARTHUR LYNNAH, President.

W. H. WARLEY, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$265,480.74	\$308,404.86	Capital stock	\$100,000.00	\$100,000.00
Overdrafts	871.81	269.29	Surplus fund	25,000.00	25,000.00
Bonds and stocks ..	45,000.00	45,000.00	Undivided profits ..	5,748.72	5,883.15
Fur. and Fix.	1,000.00	1,000.00	Dividends unpaid ..	48.00	33.00
Banking house	7,500.00	7,500.00	Individual deposits ..	81,491.42	86,754.44
Due from banks	105,600.78	64,743.55	Savings deposits	235,594.10	227,101.51
Currency	18,007.00	11,222.00	Certified checks	14.25	12.25
Gold	607.50	540.00	Cashier's checks	8.50	157.00
Silver, etc.	973.90	1,271.07			
Cash items	67.02	11.18			
Clearing house	2,996.29	4,979.90			
Total	\$ 447,904.99	\$ 444,941.35	Total	\$ 447,904.99	\$ 444,941.35

THE SECURITY SAVINGS BANK, CHARLESTON.

No. 20. Incorporated December 24, 1887.

A. H. FICKEN, President.

J. A. JOHNSTON, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$472,015.59	\$557,841.10	Capital stock	\$ 50,000.00	\$ 50,000.00
Overdrafts	18.25	598.78	Surplus fund	25,000.00	25,000.00
Bonds and stocks ..	87,595.00	85,644.00	Undivided profits ..	4,380.00	2,548.27
Other real estate ..	5,273.10	5,458.22	Due to banks	2,169.73	1,086.51
Due from banks	26,518.10	54,922.25	Individual deposits ..	54,342.82	87,563.47
			Savings deposits	434,504.68	458,206.55
			Demand certificates ..	4,962.17	59,462.17
			Certified checks	259.85	
			Cashier's checks	800.79	97.38
			Rediscounts	15,000.00	20,000.00
Total	\$ 591,420.04	\$ 703,964.35	Total	\$ 591,420.04	\$ 703,964.35

THE SOUTH CAROLINA LOAN AND TRUST COMPANY and King Street Branch, CHARLESTON.

No. 1. Incorporated December 26, 1886.

JOHN F. FICKEN, President.

W. R. GREER, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$767,878.88	\$834,139.08	Capital stock	\$100,000.00	\$100,000.00
Overdrafts	3,578.52	2,942.74	Surplus fund	25,000.00	25,000.00
Bonds and stocks ..	522,896.94	519,104.13	Undivided profits ..	19,047.90	18,407.30
Banking houses (2) ..	36,000.00	36,000.00	Due to banks	312,607.16	416,892.53
Other real estate ..	3,870.83	1,620.00	Individual deposits ..	319,302.30	414,298.53
Due from banks	104,187.16	210,328.10	Savings deposits	571,068.11	577,480.97
Currency	22,071.00	26,888.00	Time certificates	1,000.00	6,000.00
Gold	337.50	322.50	Cashier's checks	1,200.00	
Silver, etc.	2,506.74	3,256.72	Rediscounts	128,975.00	107,400.00
Cash items	2,358.16	3,968.45			
Clearing house	12,514.74	26,909.61			
Total	\$1,478,200.47	\$1665,479.88	Total	\$1,478,200.47	\$1665,479.88

SOUTH CAROLINA LOAN AND TRUST COMPANY'S BANK. CHARLESTON.

No. 380. Incorporated March 13, 1914.

JOHN F. FICKEN, President.

E. M. SCHMETZER, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$142,039.65	\$134,405.76	Capital stock	\$ 50,000.00	\$ 50,000.00
Overdrafts	115.64	402.49	Surplus fund	1,000.00	1,000.00
Bonds and stocks ..	10,000.00	10,000.00	Undivided profits ..	2,998.11	3,686.66
Due from banks	301,629.60	391,060.97	Individual deposits ..	108,180.68	90,232.78
Currency	2,090.00	2,477.00	Savings deposits	290,393.77	355,143.01
Gold	132.50	182.50	Demand certificates ..		30,000.00
Silver, etc.	1,540.79	1,840.47	Certified checks	1,807.03	25.00
Cash items	461.91	68.26	Cashier's checks		50.00
			Rediscounts	3,624.50	10,500.00
Total	\$458,004.09	\$540,637.45	Total	\$458,004.09	\$540,637.45

THE STATE SAVINGS BANK, CHARLESTON.

No. 42. Incorporated January 28, 1891.

JOHN B. REEVES, President.

RALPH BAILEY, JR., Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$255,124.34	\$253,653.28	Capital stock	\$ 50,000.00	\$ 50,000.00
Overdrafts	319.90	89.92	Surplus fund	20,000.00	20,000.00
Bonds and stocks ..	41,450.00	40,500.00	Undivided profits ..	3,021.66	1,511.42
Fur. and Fix.	1,920.29	1,828.36	Individual deposits ..	44,347.22	47,972.71
Banking house	17,025.67	17,500.00	Savings deposits	150,606.53	150,021.80
Due from banks	15,647.02	23,736.09	Time certificates	9,582.55	16,731.80
Currency	3,689.00	3,161.00	Certified checks	241.98	161.53
Gold	230.00	255.00	Cashier's checks		116.16
Silver, etc.	284.90	574.81	Bills payable	58,100.00	55,000.00
Cash items	157.02	149.69	Cotton		5.66
Other resources	51.80				
Life Ins. Premiums paid by banks		121.98			
Total	\$ 335,899.94	\$ 341,520.08	Total	\$ 335,899.94	\$ 341,520.08

THE TITLE GUARANTEE AND DEPOSIT COMPANY, CHARLESTON.

No. 357. Incorporated December 17, 1912.

T. S. WILBUR, President.

R. B. GILCHRIST, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$384,943.20	\$395,109.26	Capital stock	\$ 50,000.00	\$ 50,000.00
Overdrafts	80.54	106.08	Undivided profits ..	7,733.74	11,205.59
Bonds and stocks ..	59,264.67	106,264.67	Due to banks	4,310.48	10,954.93
Furn. and fix.	5,377.37	5,375.37	Savings deposits	35,475.03	31,326.58
Other real estate ...	2,284.50	2,284.50	Demand certificates ..	3,546.44	3,909.96
Due from banks	24,980.74	20,393.44	Time certificates	116,434.03	127,016.06
Currency	472.00	480.00	Cashier's checks	1,080.87	1.00
Gold	5.00	15.00	Bills payable	49,600.00	71,600.00
Silver, etc.	185.23	172.67	6 per cent. gold mtg. bonds	221,700.00	226,400.00
Cash items	170.03	180.68			
Premium on bond....	2,032.45	2,032.45			
Accrued int.	881.87				
Advanced paym'ts ..	9,702.99				
Total	\$489,880.59	\$532,414.12	Total	\$489,880.59	\$532,414.12

THE BANK OF CHERAW, CHERAW.

No. 18. Incorporated July 7, 1887.

R. T. CASTON, President.

C. K. WADDILL, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$410,884.20	\$388,657.78	Capital stock	\$110,000.00	\$110,000.00
Overdrafts	1,675.61	1,641.46	Surplus fund	50,000.00	50,000.00
Bonds and stocks	79,000.00	79,000.00	Undivided profits ..	8,023.88	2,460.91
Fur. and fix.	5,671.62	5,671.62	Due to banks	7,013.41	10,606.07
Banking house	30,000.00	30,000.00	Individual deposits ..	211,858.83	283,180.90
Due from banks	46,586.10	38,536.00	Cashier's checks	503.50	988.23
Currency	3,183.00	11,088.00	Rediscunts	131,267.99	56,500.00
Gold	1,350.00	2,455.00	Bills payable	64,500.00	35,000.00
Silver, etc.,	1,500.07	1,640.22	Reserve fund		5,000.00
Cash items	3,316.51	51.08			
Total	\$583,167.11	\$508,736.11	Total	\$583,167.11	\$508,736.11

THE MERCHANTS AND FARMERS BANK, CHERAW.

No. 75. Incorporated May 21, 1900.

W. F. STEVENSON, President.

J. H. WANNAMAKER, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$276,504.80	\$256,929.07	Capital stock	\$125,000.00	\$100,000.00
Overdrafts	1,616.45	10,025.46	Surplus fund	1,250.00	1,250.00
Bonds and stocks ..	4,666.75	3,800.00	Undivided profits ..	5,321.67	4,598.71
Fur. and fix.	2,669.87	3,331.28	Due to banks	2,908.35	10,736.76
Banking house	21,081.16	21,081.16	Dividends unpaid ..	10.00	10.00
Other real estate ..	6,447.96	2,447.96	Individual deposits ..	100,467.99	128,094.32
Due from banks ..	36,779.56	25,069.59	Cashier's checks	74.60	1,535.00
Currency	497.00	3,100.00	Rediscunts	11,849.54	14,043.58
Silver, etc.,	220.71	1,123.48	Bills payable	104,250.00	67,500.00
Cash items	697.89	1,410.37			
Total	\$351,132.15	\$327,768.37	Total	\$351,132.15	\$327,768.37

BANK OF CHESNEE, CHESNEE.

No. 301. Incorporated February 24, 1911.

H. B. CARLISLE, President.

V. E. HATCHETTE, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 52,125.66	\$ 63,100.84	Capital stock	\$ 15,000.00	\$ 15,000.00
Overdrafts	83.96	2,046.75	Surplus fund	4,000.00	4,000.00
Banking house	3,300.00	3,300.00	Undivided profits....	1,567.23	1,451.41
Due from banks ..	14,272.32	36,927.89	Dividends unpaid ..	2.00	
Currency	1,428.00	2,976.00	Individual deposits..	42,547.10	78,241.40
Gold		60.00	Savings deposits	9,345.25	12,000.00
Silver, etc.,	442.11	92.97	Time certificates		1,105.00
Cash items	969.70	25.00	Cashier's checks....	160.17	351.75
Collections		1,620.11			
Total	\$ 72,621.75	\$112,149.56	Total	\$ 72,621.75	\$112,149.56

THE COMMERCIAL BANK, CHESTER.

No. 67. Incorporated September 23, 1899.

A. G. BRICE, President.

ROBT. GAGE, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$298,611.69	\$316,240.22	Capital stock	\$100,000.00	\$100,000.00
Overdrafts	224.76	33.72	Surplus fund	47,500.00	50,000.00
Bonds and stocks ..	15,500.00	15,500.00	Undivided profits ..	5,440.00	5,147.17
Banking house	34,000.00	37,000.00	Due to banks	2,608.39	1,184.74
Other real estate	3,000.00		Dividends unpaid ..	70.00	49.00
Due from banks	50,508.21	88,810.02	Individual deposits..	150,593.03	189,640.38
Currency	9,987.00	7,532.00	Savings deposits	84,098.93	41,712.24
Gold	400.00	485.00	Time certificates	76,480.49	75,797.22
Silver, etc.,	2,910.01	2,692.47	Certified checks	216.80	182.10
Cash items	3,689.41	2,963.52	Cashier's checks	1,773.44	2,544.10
Total	\$418,781.08	\$466,256.95	Total	\$418,781.08	\$466,256.95

WHITE BANK, CHESTER.

No. 375. Commenced Business January 1, 1903.

T. H. WHITE, President.

W. C. WHITE, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$115,996.42	\$141,806.20	Capital stock	\$20,000.00	\$20,000.00
Overdrafts	3.00	23.88	Surplus fund	2,000.00	4,500.00
Due from banks	36,065.37	24,452.16	Undivided profits ..	3,293.84	1,154.51
Currency	596.00	1,090.00	Dividends unpaid....	1,000.00	
Silver, etc.,	27.59	260.68	Individual deposits..	132,530.51	137,326.07
Cash items	6,148.67	504.07	Cashier's checks	12.70	156.31
Total	\$158,837.05	\$168,136.89	Total	\$158,837.05	\$168,136.89

BANK OF CHESTERFIELD, CHESTERFIELD.

No. 119. Incorporated September 11, 1903.

R. E. RIVERS, President.

O. C. DOUGLASS, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$126,834.30	\$99,143.84	Capital stock	\$50,000.00	\$50,000.00
Overdrafts	635.31	1,377.47	Surplus fund	3,700.00	3,700.00
Fur. and fix.	2,125.00	2,125.00	Undivided profits ..	2,670.42	2,960.18
Banking house	10,000.00	10,000.00	Dividends unpaid ..	32.50	12.50
Other real estate	1,423.18	4,349.76	Individual deposits..	33,016.63	64,695.88
Due from banks	18,907.22	20,863.30	Time certificates	7,522.44	11,070.56
Currency	1,279.00	2,558.00	Cashier's checks	25.21	182.31
Gold	110.00	812.50	Bills payable	65,500.00	8,500.00
Silver, etc.,	222.02	184.97			
Cash items	931.17	706.59			
Total	\$162,467.20	\$141,121.43	Total	\$162,467.20	\$141,121.43

THE FARMERS BANK, CHESTERFIELD.

No. 370. Incorporated November 20, 1913.

J. B. STREATER, President.

D. H. DOUGLASS, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 18,851.98	\$ 25,186.30	Capital stock	\$ 6,669.00	\$ 6,675.00
Overdrafts	281.59	1,734.41	Surplus fund		300.00
Fur. and fix.	975.96	975.96	Undivided profits ..	586.97	1,023.44
Due from banks	2,442.86	12,710.84	Individual deposits ..	16,107.02	34,579.81
Currency	854.00	1,424.00	Time certificates	300.00	630.00
Gold		15.00	Cashier's checks	48.89	173.54
Silver, etc.,	224.66	236.72			
Cash items	80.83	1,098.56			
Total	\$ 23,711.88	\$ 43,881.79	Total	\$ 23,711.88	\$ 43,881.79

THE PEOPLE'S BANK, CHESTERFIELD.

No. 298. Incorporated December 20, 1910.

O. P. MANGUM, President.

MACK DAVIS, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 93,821.95	\$ 78,895.68	Capital stock	\$ 25,000.00	\$ 25,000.00
Overdrafts	350.59	1,024.22	Surplus fund	2,500.00	2,500.00
Fur. and fix.	1,501.04	1,501.04	Due to banks	210.41	6,523.70
Banking house	6,032.67	6,073.65	Individual deposits ..	40,803.14	53,098.86
Other real estate		7,458.82	Time certificates	6,897.58	7,229.46
Due from banks	5,814.57	19,942.75	Cashier's checks	29.03	189.13
Currency	1,304.00	2,835.00	Rediscounts	10,636.80	15,636.80
Gold	145.00	125.00	Bills payable	27,000.00	10,000.00
Silver, etc.,	643.55	822.49			
Cash items	3,045.89	1,662.68			
Other resources, viz	417.70				
Int. in cot. w. h.		123.43			
Past due int.		210.24			
Total	\$118,076.96	\$120,172.95	Total	\$118,076.96	\$120,172.95

PEOPLES SAVINGS BANK, CLIFTON.

No. 390. Incorporated July 3, 1915.

JOHN B. CANNON, President.

G. W. TURNER, Cashier.

	Nov. 10		Nov. 10
RESOURCES.		LIABILITIES.	
Loans	\$ 10,489.46	Capital stock	\$ 2,205.00
Due from banks	2,798.67	Undivided profits	362.73
Currency	300.00	Savings deposits	11,083.55
Silver, etc.,	68.20		
Total	\$ 13,651.33	Total	\$ 13,651.33

M. S. BAILEY AND SON, BANKERS, CLINTON.

No. 9. Private Bank. Commenced Business February 1, 1886.

M. S. BAILEY, President.

WM. J. BAILEY, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$208,501.20	\$209,606.83	Capital stock	\$ 20,201.40	\$ 20,201.40
Overdrafts	7,868.62	22,158.48	Undivided profits ..	1,615.56	11,759.65
Bonds and stocks ..	691.08	720.58	Due to banks	1,649.58	1,708.99
Other real estate	995.74	1,019.03	Individual deposits..	125,748.86	124,816.62
Due from banks ..	5,945.16	18,946.78	Time certificates	81,954.82	84,761.19
Currency	5,052.00	3,824.00	Cashier's checks ..	39.66	157.17
Gold	235.00	550.00	Bills payable		15,000.00
Silver, etc.,	1,218.95	1,322.66			
Cash items	702.13	256.66			
Total	\$281,209.88	\$258,405.02	Total	\$281,209.88	\$258,405.02

THE COMMERCIAL BANK, CLINTON.

No. 282. Incorporated September 12, 1910.

J. D. BELL, President.

H. D. HENBY, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$111,033.80	\$154,086.64	Capital stock	\$ 35,000.00	\$ 35,000.00
Overdrafts	2,638.52	4,617.88	Surplus fund	7,500.00	7,500.00
Bonds and stocks....	2,000.00	2,000.00	Undivided profits ..	665.21	1,221.57
Fur. and fix.	2,597.06	3,089.22	Due to banks	178.00	5,059.79
Due from banks ..	10,604.26	10,645.17	Individual deposits..	47,660.95	79,726.71
Currency	542.00	2,609.00	Savings deposits	428.90	1,136.05
Gold	80.00	255.00	Time certificates	20,683.64	16,674.26
Silver, etc.,	780.28	899.97	Cashier's checks	736.39	537.46
Cash items	573.57	86.58	Rediscounted		1,071.67
Other resources	8.60	20.55	Bills payable	18,000.00	20,000.00
			Collections		782.00
Total	\$180,858.09	\$177,809.51	Total	\$180,858.09	\$177,809.51

THE BANK OF CLIO, CLIO.

No. 70. Incorporated January 18, 1900.

W. W. EVANS, President.

W. S. CROSS, Vice-Pres. and Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$271,830.57	\$289,861.90	Capital stock	\$100,000.00	\$100,000.00
Overdrafts	2,442.34	2,310.86	Surplus fund	25,000.00	25,000.00
Bonds and stocks ..	170.00	250.00	Undivided profits ..	6,679.68	2,782.34
Fur. and fix.	2,639.71	3,298.96	Due to banks	953.54	813.06
Banking house	2,500.00	2,500.00	Dividends unpaid ..	92.00	30.00
Due from banks	11,759.77	36,674.00	Individual deposits..	60,534.81	78,280.92
Currency	1,577.00	750.00	Savings deposits	22,372.00	23,431.49
Gold	2.50	185.00	Cashier's checks		44.90
Silver, etc.,	1,239.06	634.33	Rediscounts		3,500.00
Cash items	971.08	817.66	Bills payable	79,500.00	52,500.00
Total	\$295,132.03	\$286,782.71	Total	\$295,132.03	\$286,782.71

THE PEOPLE'S SAVING BANK, CLIO.

No. 244. Incorporated December 11, 1908.

A. L. CALHOUN, Jr. President**W. F. KOGER, Cashier.**

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 58,062.87	\$ 54,551.00	Capital stock	\$ 25,000.00	\$ 25,000.00
Overdrafts	2,375.68	4,506.84	Surplus	3,000.00	3,000.00
Bonds and stocks ..	1,500.00	1,500.00	Undivided profits ..	161.51	224.47
Fur. and fix.	496.50	496.50	Dividends unpaid ..	4.00	
Due from banks	4,468.55	17,784.31	Individual deposits..	24,542.92	33,234.86
Currency	544.00	1,284.00	Savings deposits	10,381.39	14,617.50
Gold	5.00		Demand certificates ..	4,473.63	4,658.63
Silver, etc.,	238.92	852.78	Certified checks		10.00
Revenue stamps	38.42	55.48	Cashier's checks	211.50	325.98
Total	\$ 67,724.95	\$ 81,071.44	Total	\$ 67,724.95	\$ 81,071.44

THE BANK OF CLOVER, CLOVER.

No. 189. Incorporated December 30, 1905.

M. L. SMITH, President.**JAS. A. PAGE, Cashier.**

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$119,529.47	\$146,547.72	Capital stock	\$ 30,000.00	\$ 30,000.00
Overdrafts	1,015.40	1,901.56	Surplus	3,850.00	3,850.00
Fur. and fix.	1,835.48	1,835.48	Undivided profits ..	794.09	2,378.76
Due from banks	37,909.75	32,745.42	Due to banks	5,042.85	7,339.41
Currency	4,562.00	4,380.00	Dividends unpaid ..	70.00	
Gold	585.00	600.00	Individual profits ..	59,348.30	64,536.63
Silver, etc.,	738.58	1,573.23	Time certificates	50,250.00	61,647.81
Cash items	312.31	616.46	Cashier's checks	1,632.14	2,397.26
Total	\$166,488.19	\$190,149.87	Bills payable	15,500.00	18,060.00
			Total	\$166,488.19	\$190,149.87

THE BANK OF COLUMBIA, COLUMBIA.

No. 50. Incorporated May 21, 1892.

S. F. TAYLOR, President.**L. L. HARDIN, Cashier.**

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$592,844.10	\$585,897.92	Capital stock	\$200,000.00	\$200,000.00
Overdrafts	11,508.67	28.00	Surplus	17,500.00	17,500.00
Bonds and stocks ..	33,105.00	33,445.00	Undivided profits	3,691.08	675.91
Fur. and fix.	6,806.37	10,460.94	Due to banks	19,028.28	56,362.48
Banking house, etc.	82,874.47	88,817.99	Dividends unpaid ..		153.00
Due from banks	62,257.48	40,442.56	Individual deposits..	204,056.28	196,065.83
Currency	9,906.00	9,239.00	Savings deposits	144,536.90	159,564.82
Gold	1,572.50	1,945.00	Time certificates	29,493.61	36,853.61
Silver, etc.,	7,184.09	5,042.00	Certified checks	927.75	532.75
Cash items	4,238.66	4,953.86	Cashier's checks	14,952.77	1,560.38
Clearing house	4,489.33	8,499.01	Rediscounts		5,000.00
Total	\$816,786.87	\$788,768.78	Bills payable	182,600.00	110,000.00
			Total	\$816,786.67	\$788,768.78

THE COLUMBIA SAVINGS BANK AND TRUST COMPANY, COLUMBIA.

No. 115. Incorporated June 25, 1903,

B. F. P. LEAPHART, President.

A. R. HEYWARD, Secretary and Treasurer.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$238,115.00	\$220,456.96	Capital stock	\$100,000.00	\$100,000.00
Overdrafts	259.28		Surplus	25,000.00	25,000.00
Bonds and stocks ..	19,692.00	19,692.00	Undivided profits ..	21,247.38	22,316.81
Fur. and fix.	340.55	1,400.55	Due to banks	4,095.52	
Banking house	38,144.80	38,144.80	Individual deposits..	46,871.35	86,818.40
Due from banks	5,484.18	40,839.67	Savings deposits	48,278.79	55,071.93
Currency	2,807.00	6,578.00	Demand certificates ..		2,500.00
Gold	3,062.50	3,117.50	Cashier's checks	75.00	719.64
Silver, etc.,	1,860.66	1,849.39	Bills payable	65,000.00	40,000.00
Cash items	302.09	349.91			
Total	\$310,068.04	\$332,426.78	Total	\$310,068.04	\$332,426.78

THE GUARANTY TRUST CO. OF S. C., COLUMBIA.

No. 289. Incorporated October 8, 1910.

S. T. CARTER, President.

T. J. GOODWIN, Treasurer.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$227,064.49	\$223,000.47	Capital stock	\$166,290.00	\$166,290.00
Overdrafts	2,521.47	246.00	Surplus fund	5,000.00	5,000.00
Bonds and stocks ..	52,101.75	51,495.00	Undivided profits ..	455.87	4,439.44
Furniture and fix.	3,339.28	3,339.28	Due to banks	710.63	
Banking house	61,999.55	61,999.55	Dividends unpaid ..	21.00	21.00
Other real estate ..	9,522.52	9,522.52	Individual deposits..	109,182.99	138,983.36
Due from banks	21,740.46	18,719.32	Time certificates	1,413.33	
Currency	3,116.00	3,123.00	Certified checks	51.94	50.00
Gold	682.50	760.00	Cashier's checks	1,010.00	
Silver, etc.,	2,753.29	3,454.85	Bills payable	97,000.00	62,000.00
Cash items	523.32	311.03	Reserve fund	6,678.58	1,688.57
Clearing house	2,444.71	2,501.35			
Total	\$387,809.34	378,472.37	Total	\$387,809.34	378,472.37

LOWER MAIN STREET BANK, COLUMBIA.

No. 377. Incorporated February 2, 1914.

BRUCE W. RAVENEL, President.

S. C. RHAME, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 56,380.52	\$ 63,107.58	Capital stock	\$ 32,887.50	\$ 33,730.00
Overdrafts	26.75		Undivided profits ..	93.07	866.19
Fur. and fix.	1,522.88	1,532.23	Individual deposits..	22,281.95	29,663.32
Due from banks	5,110.95	5,040.29	Savings deposits	6,830.30	8,485.12
Currency	1,622.00	1,909.00	Time certificates	400.00	
Gold	30.00	10.00	Bills payable	3,000.00	
Silver, etc.,	424.61	564.46	Cashier's checks	169.32	9.60
Clearing house	594.43	1,214.51	Clearing house		627.12
Revenue stamps		8.28			
Total	\$ 65,662.14	\$ 73,381.35	Total	\$ 65,662.14	\$ 73,381.35

THE CONVERSE SAVINGS BANK, CONVERSE.

No. 106. Incorporated February 8, 1908.

W. H. TWICHELL, President.

SAM T. REID, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 48,356.32	\$ 50,445.89	Capital stock	\$ 5,000.00	\$ 5,000.00
Due from banks	3,385.13	4,217.40	Surplus fund	5,000.00	5,000.00
Currency	2,632.00	1,326.00	Undivided profits ..	1,482.77	1,256.84
Gold	80.00	172.50	Individual deposits..	42,557.13	43,615.05
Silver, etc.,	77.53	53.00	Cashiers checks	491.08	1,343.40
Total	\$ 54,530.98	\$ 56,214.79	Total	\$ 54,530.98	\$ 56,214.79

THE CONWAY SAVINGS BANK, CONWAY.

No. 265. Incorporated January 1, 1910.

H. L. BUCK, President.

J. McO. MARTIN, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 64,957.76	\$ 61,686.34	Capital stock	\$ 10,000.00	\$ 10,000.00
Furn. and fix.	300.00	300.00	Surplus fund	2,000.00	2,000.00
Other real estate ..	440.00	440.00	Undivided profits ..	1,111.76	475.88
Due from banks	12,581.99	11,206.51	Savings deposits....	45,074.05	40,102.01
Currency	1,200.00		Time certificates	21,290.44	21,054.96
			Cashiers checks	3.50	
Total	\$ 79,479.75	\$ 73,632.85	Total	\$ 79,479.75	\$ 73,632.85

FARMERS AND MERCHANTS BANK, CONWAY.

No. 369. Incorporated November 13, 1913.

W. R. LEWIS, President.

W. P. HARDWICKE, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$114,198.59	\$112,169.23	Capital stock	\$ 27,280.00	\$ 27,075.00
Overdrafts	536.93	296.76	Surplus fund	264.13	264.13
Furn. and fix.	3,725.85	3,922.98	Due to banks	3,184.54	
Other real estate ..	4,500.00	4,500.00	Individual deposits..	53,752.06	47,153.61
Banking house	5,719.60	6,219.60	Time certificates	22,251.21	25,760.08
Due from banks ..	5,686.21	11,088.02	Cashiers checks	237.72	1,489.23
Currency	1,991.00	1,434.00	Rediscounted		15,000.00
Gold		85.00	Bills payable	32,500.00	35,000.00
Silver, etc.,	679.71	401.63			
Cash items	1,476.43	51.54			
Insurance	362.16				
Supplies	500.00				
School bonds		1,600.00			
Revenue stamps....	80.53	118.66			
Expenses	12.60	627.54			
Total	\$139,469.66	\$151,742.05	Total	\$139,469.66	\$151,742.05

FARMERS AND MERCHANTS BANK, COTTAGEVILLE.

No. 373. Incorporated December 4, 1913.

B. H. WILLIS, President.

W. E. WILLIS, Cashier

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES		
Loans	\$ 27,376.24	\$ 22,246.06	Capital stock	\$ 10,000.00	\$ 10,000.00
Overdrafts	33.54	116.44	Surplus fund	800.00	800.00
Furn. and fix.	773.03	773.03	Undivided profits....	1,879.23	1,298.79
Banking house	1,000.00	1,000.00	Individual deposits...	7,197.46	9,062.86
Due from banks	5,712.03	14,497.46	Savings deposits	11,093.72	9,948.30
Currency	298.00	1,106.00	Cashiers checks	108.35	212.14
Gold	10.00	5.00	Bills payable	4,000.00	8,500.00
Silver, etc.	147.19	58.43	Cotton acct.	281.27	
Cash items	10.00	19.67			
Total	\$ 35,360.03	\$ 39,822.09	Total	\$ 35,360.03	\$ 39,822.09

FARMERS AND MERCHANTS BANK, COWARDS.

No. 384. Incorporated January 13, 1915.

J. C. LYNCH, President.

E. L. MONTGOMERY, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Incorporated Jan. 13, 1915			Capital stock	\$ 10,000.00	\$ 10,000.00
Loans	\$ 29,718.03	\$ 29,810.68	Surplus fund	2,000.00	2,000.00
Furn. and fix.	925.00	925.00	Undivided profits ..	153.43	636.72
Due from banks	14,445.19	2,198.60	Individual deposits...	17,196.46	18,290.62
Currency	947.00	2,103.00	Savings deposits	936.86	1,643.37
Gold	60.00	10.00	Time certificates	1,310.67	2,290.25
Silver, etc.,	843.29	172.20	Bills payable	15,000.00	
Cash items	128.91	140.48			
Total	\$ 46,597.42	\$ 34,860.96	Total	\$ 46,597.42	\$ 34,860.96

THE SECURITY BANK, COWPENS.

No. 181. Incorporated June 27, 1904.

J. W. BROWN, President.

J. J. BROWN, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 70,536.57	\$ 96,838.33	Capital stock	\$ 20,000.00	\$ 20,000.00
Overdrafts	851.14	1,777.88	Surplus fund	5,000.00	5,000.00
Furn. and fix.	2,100.00	2,100.00	Undivided profits....	3,077.92	1,515.68
Banking house	2,000.00	2,000.00	Dividends unpaid....	8.00	
Other real estate	5,172.14	5,172.14	Individual deposits...	33,339.73	64,089.67
Due from banks	7,996.37	17,018.18	Savings deposits ..	18,982.17	25,013.53
Currency	1,181.00	1,365.00	Time certificates	10,841.91	10,480.72
Silver, etc.,	137.57	193.95	Cashiers checks	106.64	2,394.35
Cash items	205.46		Bills payable		5,000.00
Collections	1,176.12	7,538.47			
Total	\$ 91,856.37	\$ 138,498.95	Total	\$ 91,856.37	\$ 138,498.95

BANK OF CROSS ANCHOR, CROSS ANCHOR.

No. 168. Incorporated November 2, 1905.

L. H. WILSON, President.

H. YARBOROUGH, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 90,517.52	\$ 81,684.71	Capital stock	\$ 25,000.00	\$ 25,000.00
Overdrafts	1,651.35	2,346.29	Surplus fund	12,000.00	12,000.00
Furn. and fix.	500.00	500.00	Due to banks		292.83
Banking house	1,350.00	1,350.00	Undivided profits	2,329.98	549.27
Other real estate	2,446.29	2,451.79	Individual deposits	20,484.81	20,442.83
Due from banks	5,779.87	5,235.87	Savings deposits	3,607.71	4,815.24
Silver, etc.,	53.04	167.26	Time certificates	18,566.33	16,084.44
Currency	1,125.00	538.00	Cashiers checks	210.48	1,905.04
Gold	10.00		Bills payable	22,500.00	15,000.00
Cash items	1,265.74	1,320.22			
Total	\$104,698.81	\$ 93,589.05	Total	\$104,698.81	\$ 93,589.05

THE BANK OF CROSS HILL, CROSS HILL.

No. 174. Incorporated January 5, 1906.

W. C. RASOR, President..

E. B RASOR, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$139,218.78	\$117,691.53	Capital stock	\$ 50,000.00	\$ 50,000.00
Overdrafts	2,465.38	2,366.65	Surplus fund	12,500.00	12,500.00
Fur. and Fix.	1,000.00	1,000.00	Undivided profits	11,021.12	9,529.48
Banking house	1,250.21	1,250.21	Due to banks		1,218.93
Other real estate		6,278.00	Dividends Unpaid	40.00	
Due from banks	20,441.18	23,637.15	Individual deposits	33,318.61	35,932.53
Currency	848.00	1,521.00	Time certificates	58,974.43	44,700.37
Gold	240.00	20.00	Cashier's checks	24.50	161.32
Silver, etc.,	413.11	283.09			
Total	\$ 165,876.66	\$ 154,042.63	Total	\$ 165,876.66	\$ 154,042.63

BANK OF DARLINGTON, DARLINGTON.

No. 12. Incorporated February 15, 1887.

BRIGHT WILLIAMSON, President.

L. E. WILLIAMSON, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$430,064.25	\$580,578.65	Capital stock	\$100,000.00	\$100,000.00
Overdrafts	1,899.66	165.16	Surplus fund	50,000.00	50,000.00
Fur. and Fix.	4,265.00	4,265.00	Undivided profits	53,004.09	55,085.17
Bonds and stocks	26,564.81	14,456.81	Dividends unpaid	85.00	65.00
Banking house	8,500.00	9,168.92	Individual deposits	186,272.12	304,362.24
Other real estate	3,007.90	3,007.90	Savings deposits	163,485.07	184,792.65
Due from banks	62,459.98	63,682.08	Certified checks	5.99	50.99
Currency	8,331.00	15,292.00			
Gold	593.00	770.00			
Silver, etc.,	1,605.07	2,257.50			
Cash items	5,561.60	4,654.75			
Demand loans cot....		46,012.28			
Total	\$ 552,852.27	\$ 694,306.05	Total	\$ 552,852.27	\$ 694,306.05

THE PEOPLES BANK OF DARLINGTON, DARLINGTON.

No. 21. Incorporated May 2, 1888.

W. M. HAYNSWORTH, President.

GEO. ONSLOW, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES		
Loans	\$253,832.34	\$331,878.09	Capital stock	\$100,000.00	\$100,000.00
Overdrafts	899.17	274.48	Surplus fund	7,500.00	8,500.00
Bonds and stocks ..	28,828.00	22,903.00	Undivided profits ..	20,493.70	19,335.07
Fur. and Fix.	3,953.25	4,052.25	Due to banks		1,088.43
Banking house	10,731.19	10,731.19	Dividends unpaid ..	77.25	86.25
Other real estate	7,290.86	7,290.86	Individual deposits ..	90,356.57	181,453.34
Due from banks	25,088.27	15,999.23	Savings deposits	108,583.14	137,258.08
Currency	2,099.00	7,607.00	Rediscounts	4,200.00	6,587.90
Gold	157.50	180.00			
Silver, etc.	1,964.77	2,888.90			
Cash items	1,053.71	787.07			
Other resources	262.00	262.00			
Total	\$ 331,210.66	\$ 404,309.07	Total	\$ 331,210.66	\$ 404,309.07

BANK OF DENMARK, DENMARK.

No. 90. Incorporated December 9, 1901.

S. D. M. GUESS, President.

J. ARCH WIGGINS, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 62,251.65	\$ 44,583.46	Capital stock	\$ 10,000.00	\$ 10,000.00
Overdrafts	319.57	828.02	Surplus fund	4,000.00	4,000.00
Due from banks	132,868.34	135,449.16	Undivided profits ..	10,801.85	15,109.16
Currency	2,795.00	6,156.00	Individual deposits..	145,459.20	128,738.42
Gold	80.00	35.00	Savings deposits	30,732.00	31,364.00
Silver, etc.	821.63	669.79			
Cash items	178.08	104.29			
Clearing house	1,678.78	1,385.86			
Total	\$ 200,993.05	\$ 189,211.58	Total	\$ 200,993.05	\$ 189,211.58

CITIZENS BANK, DENMARK.

No. 248. Incorporated June 19, 1909.

F. V. JAMES, President.

P. D. MAZYOK, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$110,828.29	\$131,846.97	Capital stock	\$ 24,600.00	\$ 25,000.00
Overdrafts	594.55	289.46	Surplus fund	5,500.00	5,500.00
Bonds and stocks ..	5,000.00	5,000.00	Undivided profits ..	4,664.76	5,948.33
Fur. and Fix.	1,000.00	1,000.00	Individual deposits ..	29,603.16	49,719.25
Banking house	5,000.00	5,000.00	Savings deposits	39,306.83	36,547.86
Other real estate	6,600.00	6,600.00	Time certificates		3,000.00
Due from banks	15,997.87	13,100.43	Cashier's checks	508.40	156.48
Currency	72.00	930.00	Bills payable	42,700.00	40,617.59
Gold	30.00				
Silver, etc.	184.10	820.05			
Cash items	1,576.34	1,670.07			
Clearing house		230.53			
Total	\$ 146,883.15	\$ 166,487.51	Total	\$ 146,883.15	\$ 166,487.51

THE BANK OF DILLON, DILLON.

No. 61. Incorporated March 22, 1898.

T. B. STACKHOUSE, President.

W. T. BETHEA, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$333,435.71	\$291,420.33	Capital stock	\$ 75,000.00	\$ 75,000.00
Overdrafts	888.62	886.31	Surplus fund	50,000.00	50,000.00
Bonds and stocks ..	15,150.00	15,150.00	Undivided profits ..	15,509.38	20,278.71
Fur. and fix.	5,000.00	5,000.00	Due to banks	194.87	915.21
Banking house	15,000.00	15,000.00	Dividends unpaid ..	81.00	175.00
Other real estate ..	1,790.00	14,740.00	Individual deposits..	144,368.37	152,154.20
Due from banks	46,443.45	45,537.67	Time certificates	77,972.86	73,993.61
Currency	2,423.00	3,856.00	Cashier's checks	209.55	77.57
Gold	777.50	805.00	Rediscouunts	65,000.00	
Silver, etc.	1,234.57	1,025.05	Bills payable		30,000.00
Cash items	6,048.66	9,067.54			
Other resources	149.02	106.40			
Total	\$ 428,335.58	\$ 402,594.80	Total	\$ 428,335.58	\$ 402,594.80

THE PEOPLES BANK, DILLON.

No. 96. Incorporated December 22, 1902.

T. A. DILLON, President.

V. L. McLEAN, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$138,736.02	\$133,056.09	Capital stock	\$ 65,700.00	\$ 65,700.00
Overdrafts	661.34	144.28	Surplus	5,500.00	5,500.00
Bonds and stocks ..	3,400.00	3,400.00	Undivided profits ..	6,137.73	7,714.44
Fur. and fix.	4,504.58	4,504.58	Due to banks	2,175.10	789.82
Banking house	17,578.21	18,096.82	Dividends unpaid ..	208.00	
Other real estate ..	10,871.43	10,970.26	Individual deposits..	42,563.14	60,766.09
Due from banks	25,570.76	21,585.41	Time certificates	15,226.94	14,079.03
Currency	2,495.00	2,411.00	Certified checks	2.25	
Gold	125.00	180.00	Cashier's checks	55.00	65.89
Silver, etc.	1,013.90	1,499.93	Bills payable	67,500.00	46,500.00
Cash items	109.67	5,269.15			
Total	\$205,065.91	\$201,117.52	Total	\$205,065.91	\$201,117.52

THE BANK OF DONALDS, DONALDS.

No. 122. Incorporated October 1, 1908.

DR. B. H. CARLTON, President.

B. H. SMITH, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 52,819.81	\$ 64,820.48	Capital stock	\$ 25,000.00	\$ 25,000.00
Overdrafts	374.05	207.00	Surplus	4,500.00	4,500.00
Fur. and fix.	1,483.30	1,483.30	Undivided profits ..	1,263.29	1,119.30
Banking house	1,094.99	1,094.99	Dividends unpaid ..	14.00	
Other real estate	918.37	3,333.78	Individual deposits..	21,313.48	41,645.19
Due from banks	5,587.49	12,963.91	Demand certificates	5,152.07	3,062.88
Currency	1,443.00	1,893.00	Time certificates	7,387.32	11,081.03
Silver, etc.	290.17	164.82	Cashiers checks	76.83	853.85
Cash items	710.95	1,176.50	Reserve fund	18.14	56.03
Collections	3.00	180.00			
Total	\$ 64,725.13	\$ 87,317.78	Total	\$ 64,725.13	\$ 87,317.78

THE BANK OF DUE WEST, DUE WEST.

No. 76. Incorporated September 28, 1900.

B. F. MAULDIN, President.**A. SELDEN KENNEDY, Cashier.**

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$150,938.53	\$150,181.91	Capital stock	\$ 20,000.00	\$ 20,000.00
Overdrafts	171.07	615.28	Surplus fund	10,000.00	10,000.00
Banking house	1,200.00	1,200.00	Undivided profits ..	17,230.00	19,831.89
Due from banks	24,360.88	57,909.20	Individual deposits ..	82,032.58	102,628.47
Currency	2,889.00	5,279.00	Demand certificates ..	502.51	502.51
Gold	1,431.00	1,466.00	Time certificates	44,193.12	47,681.44
Silver, etc.	753.53	1,896.30	Cashier's checks	297.74	450.14
Cash items	11.94	46.76	Bills payable	7,500.00	17,500.00
Total	\$ 181,755.95	\$ 218,094.45	Total	\$ 181,755.95	\$ 218,094.45

THE BANK OF DUNCAN.

No. 253. Incorporated September 18, 1909.

O. M. MOORE, President.**L. G. MILLEN, Cashier.**

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 36,978.48	\$ 39,321.10	Capital stock	\$ 14,300.00	\$ 14,300.00
Overdrafts	592.87	653.21	Surplus fund	2,250.00	2,250.00
Fur. and Fix.	2,000.00	2,000.00	Undivided profits ..	1,009.95	332.93
Banking house	4,596.35	4,801.67	Due to banks	1,440.56	3,253.84
Other real estate ..	1,300.00	1,300.00	Dividends unpaid ..		3.00
Due from banks	5,969.16	21,018.43	Individual deposits ..	22,539.43	40,183.62
Currency	1,455.00	1,085.00	Cashier's checks	90.50	44.88
Gold	495.00	502.50	Bills payable	12,500.00	10,500.00
Silver, etc.	240.43	113.14			
Cash items	502.95	70.17			
Total	\$ 54,130.24	\$ 70,868.27	Total	\$ 54,130.24	\$ 70,868.27

THE EASLEY BANK, EASLEY.

No. 43. Incorporated March 14, 1891.

W. C. SMITH, President.**H. C. HAGOOD, Cashier.**

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$162,946.68	\$177,770.44	Capital stock	\$ 50,000.00	\$ 50,000.00
Overdrafts	2,647.91	3,880.45	Surplus fund	30,000.00	30,000.00
Bonds and stocks ..	15,620.00	15,620.00	Undivided profits ..	18,828.82	17,168.14
Fur. and Fix.	2,200.00	2,200.00	Due to banks	66.33	1,811.38
Other real estate ..	4,000.00	4,000.00	Dividends unpaid ..	10.00	
Due from banks	28,848.22	16,767.06	Individual deposits ..	120,628.06	124,464.50
Currency	9,217.00	8,924.00	Time certificates	8,515.81	7,492.95
Gold	845.00	812.50	Cashier's check	265.77	3,219.57
Silver, etc.	1,125.93	879.55			
Cash items	864.15	3,302.54			
Total	\$ 228,314.79	\$ 234,156.54	Total	\$ 228,314.79	\$ 234,156.54

THE BANK OF ELLIOTT, ELLIOTT.

No. 349. Incorporated March 19, 1912.

G. A. LEMMON, President.

E. E. TIMMONS, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 10,316.34	\$ 7,982.34	Capital stock	\$ 10,000.00	\$ 10,000.00
Overdrafts	5.62	151.86	Undivided profits ..	80.97	
Fur. and Fix.	872.66	910.31	Individual deposits..	8,331.06	4,805.62
Banking house	1,650.13	1,650.13	Savings deposits	37.60	161.88
Due from banks	1,021.58	4,741.45	Cashier's checks	5.00	81.47
Currency	37.00	784.00	Bills payable	615.00	1,500.00
Silver, etc.	104.80	209.42			
Cash items	11.50	11.50			
Undivided profits ..		107.96			
Total	\$ 14,019.63	\$ 16,548.47	Total	\$ 14,019.63	\$ 16,548.47

THE BANK OF ENOREE, ENOREE.

No. 269. Incorporated April 12, 1910.

J. Y. BRYSON, President.

GEO. H. BLAKELY, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 85,570.02	\$112,554.96	Capital stock	\$ 25,000.00	\$ 25,000.00
Overdrafts	985.79	1,300.91	Surplus fund	14,000.00	14,000.00
Fur. and Fix.	1,169.55	1,167.55	Undivided profits ..	871.90	1,979.39
Due from banks	10,859.92	8,683.58	Due to banks	489.79	68.36
Currency	200.00	2,739.00	Individual deposits..	23,050.30	31,587.92
Silver, etc.	145.08	487.45	Savings deposits	19,205.02	21,071.18
			Time certificates	12,505.32	22,180.67
			Cashier's checks	307.98	1,045.93
			Bills payable	3,500.00	10,000.00
Total	\$ 98,930.31	\$ 126,933.45	Total	\$ 98,930.31	\$ 126,933.45

THE BANK OF ESTILL, ESTILL.

No. 236. Incorporated September 10, 1908.

H. L. SOLOMONS, President.

M. M. CHISHOLM, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$111,685.78	\$106,609.34	Capital stock	\$ 25,000.00	\$ 25,000.00
Overdrafts	2,044.47	4,486.94	Surplus fund	10,000.00	10,000.00
Fur. and fix.	2,229.11	1,729.11	Undivided profits ..	647.10	1.71
Other real estate ..	2,030.77	2,030.77	Due to banks		128.97
Due from banks	6,128.08	3,180.04	Individual deposits..	34,702.56	43,370.36
Currency	1,857.00	12,000.00	Savings deposits	5,211.86	5,125.82
Gold		10.00	Time certificates	15,123.10	10,945.40
Silver, etc.	352.11	559.32	Cashier's checks	128.80	1,909.40
Cash items	971.29	1,406.50	Bills payable	36,550.00	25,000.00
Cotton account	64.81	270.14			
Total	\$127,363.42	\$121,482.16	Total	\$127,363.42	\$121,482.16

THE BANK OF EUTAWVILLE, EUTAWVILLE.

No. 312. Incorporated July 31, 1911.

J. F. FELDER, President.

J. L. HENNANT, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 30,615.17	\$32,113.25	Capital stock	\$ 15,000.00	\$ 15,000.00
Overdrafts	180.20	195.00	Surplus	1,650.00	1,650.00
Fur. and fix.	1,565.00	1,565.00	Undivided profits ..	1,177.25	1,574.92
Banking house	1,550.00	1,550.00	Due to banks	560.81	192.92
Due from banks	8,165.27	12,323.03	Individual deposits..	14,766.17	18,218.65
Currency	908.00	124.00	Savings deposits	10,872.65	10,802.59
Gold	10.00		Cashier's checks	12.75	568.53
Silver, etc.,	939.41	104.33			
Cash items	21.58	83.00			
Total	\$ 43,949.63	\$ 48,007.61	Total	\$ 43,949.63	\$ 48,007.61

THE BANK OF FAIRFAX, FAIRFAX.

No. 329. Incorporated May 21, 1912.

H. M. HARVEY, President.

D. F. MOORE, JR., Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 27,093.58	\$ 24,308.53	Capital stock	\$ 15,050.00	\$ 15,050.00
Overdrafts	274.52	962.77	Surplus	600.00	600.00
Bonds and stock	2,500.00	2,500.00	Undivided profits ..		387.90
Fur. and fix.	2,677.39	2,697.39	Due to banks		18.14
Banking house	2,347.50	2,347.08	Dividends unpaid ..	25.00	
Due from banks	2,780.96	10,812.85	Individual deposits..	13,600.85	12,227.07
Currency	1,263.00	2,087.00	Time certificates	3,456.10	5,015.75
Gold	5.00		Cashier's checks	547.82	325.44
Silver, etc.,	1,096.61	985.58	Bills payable	5,000.00	4,000.00
Cash items	24.50		Cotton	1,719.39	
Clearing house		99.54	Collections		8,708.39
Net expense	23.10				
Total	\$ 39,999.16	\$ 46,327.69	Total	\$ 39,999.16	\$ 46,327.69

THE CITIZENS BANK, FAIRFAX.

No. 224. Incorporated January 6, 1908.

JOSEPH NORWOOD, President.

J. E. JOHNSTON, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 52,943.09	\$ 46,557.67	Capital stock	\$ 15,000.00	\$ 15,000.00
Overdrafts	1,068.35	5,169.13	Surplus	135.00	135.00
Fur. and fix.	1,400.00	1,500.00	Undivided profits ..	206.51	326.86
Banking house	4,380.17	4,380.17	Due to banks	75.66	
Other real estate	150.00	3,027.09	Individual deposits..	22,308.29	30,025.07
Due from banks	6,523.99	3,241.44	Savings deposits	10,706.94	22,977.63
Currency	1,276.00	2,339.00	Time certificates	300.00	800.00
Gold	40.00	105.00	Certified checks	200.00	2.50
Silver, etc.,	712.63	731.25	Cashier's checks	90.87	84.85
Cash items	1,709.02	1,642.85	Bills payable	20,000.00	
Co. school claims....	1,721.40	1,732.62	Reserve fund	1,319.44	596.04
			Collections	1,581.94	1,028.27
Total	\$ 71,924.65	\$ 70,476.22	Total	\$ 71,924.65	\$ 70,476.22

THE BANK OF FLORENCE, FLORENCE.

No. 23. Incorporated September 18, 1888.

J. L. BARRINGER, President.

W. J. BROWN, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$228,588.78	\$266,527.82	Capital stock	\$ 50,000.00	\$ 50,000.00
Bonds and stock	20,000.00	20,000.00	Surplus	30,000.00	30,000.00
Fur. and fix.	1,725.00	1,725.00	Undivided profits ..	2,764.71	5,832.71
Banking house	6,674.00	6,674.00	Due to banks		7,132.86
Due from banks	36,214.73	30,757.70	Individual deposits..	119,048.54	133,317.94
Currency	12,500.00	17,500.00	Savings deposits	10,238.74	8,267.83
Gold	2,200.00	2,200.00	Time certificates	66,209.41	70,206.91
Silver, etc.,	2,911.42	1,918.85	Cashier's checks	730.34	534.16
Cash items	1,072.81	989.54	Rediscounts	32,000.00	43,000.00
Total	\$310,986.74	\$348,292.41	Total	\$310,986.74	\$348,292.41

THE CITY SAVINGS BANK, FLORENCE.

No. 365. Incorporated August 11, 1913.

CHAS. E. COMMANDER, President.

D. J. WINN, JR., Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
LIABILITIES.			LIABILITIES.		
Loans	\$ 81,521.79	\$ 89,579.72	Capital stock	\$ 30,000.00	\$ 30,000.00
Overdrafts	311.91	185.03	Surplus	500.00	500.00
Bonds and stocks ..		2,000.00	Undivided profits ..	292.35	1,440.12
Fur. and fix.	5,218.10	5,222.43	Individual deposits..	19,003.92	44,785.26
Due from banks	14,529.90	15,803.93	Savings deposits	4,488.75	5,966.59
Currency	1,751.00	2,598.00	Time certificates	8,717.86	6,016.14
Gold	137.50	220.00	Certified checks		208.00
Silver, etc.,	1,242.09	1,368.68	Cashier's checks	2,473.75	1,083.85
Cash items	1,769.84	1,021.67	Bills payable	41,000.00	28,000.00
Total	\$106,476.63	\$117,999.46	Total	\$106,476.63	\$117,999.46

THE COMMERCIAL AND SAVINGS BANK, FLORENCE.

No. 72. Incorporated April 2, 1900.

JOHN KUKER, President.

FRANK J. BRAND, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$375,256.15	\$370,902.04	Capital stock	\$125,000.00	\$125,000.00
Overdrafts	1,249.11	999.26	Surplus	17,000.00	17,000.00
Fur. and fix.	4,500.00	4,500.00	Undivided profits ..	4,713.36	9,757.26
Banking house	15,000.00	15,000.00	Due to banks	899.92	3,615.00
Due from banks	43,832.89	51,426.24	Individual deposits..	150,427.76	150,578.90
Currency	2,817.00	3,313.00	Savings deposits	43,155.47	43,386.86
Gold	535.00	545.00	Time certificates	47,873.80	64,034.81
Silver, etc.,	1,700.68	604.56	Cashier's checks	1,657.43	689.77
Cash items	2,086.91	4,222.50	Rediscounts	15,000.00	2,500.00
Revenue stamps acct.	50.00		Bills payable	41,250.00	35,000.00
Other resources		50.00			
Total	\$446,977.74	\$451,562.60	Total	\$446,977.74	\$451,562.60

THE FARMERS AND MECHANICS BANK, FLORENCE.

No. 151. Incorporated May 22, 1905.

J. W. RAGSDALE, President.

J. A. PETTIGREW, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$232,543.61	\$164,800.27	Capital stock	\$ 25,000.00	\$ 25,000.00
Overdrafts	156.07	377.98	Surplus	30,000.00	30,000.00
Bonds and stocks ..	4,500.00	4,500.00	Undivided profits ..	600.76	1,020.29
Fur. and fix.	4,139.74	4,139.74	Individual deposits..	85,296.81	83,174.78
Due from banks	5,312.89	13,378.57	Savings deposits	17,980.39	20,671.76
Currency	2,081.00	2,851.00	Time certificates	17,753.23	21,238.77
Gold		5.00	Cashier's checks	348.95	61.20
Silver, etc.,	405.32	472.43	Bills payable	75,000.00	10,000.00
Cash items	2,841.51	641.81			
Total	\$251,980.14	\$191,166.80	Total	\$251,980.14	\$191,166.80

THE PALMETTO BANK AND TRUST CO., FLORENCE.

No. 311. Incorporated June 22, 1911.

W. R. BARRINGER, President.

E. H. LUCAS, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$104,778.72	\$121,890.10	Capital stock	\$ 47,000.00	\$ 47,000.00
Overdrafts	1.89		Surplus	2,000.00	2,000.00
Fur. and fix.	5,203.39	5,203.39	Undivided profits ..	2,079.51	2,778.87
Other real estate	2,205.27	3,979.91	Individual deposits..	30,738.53	58,897.18
Due from banks	4,463.26	13,325.38	Savings deposits	3,926.61	4,454.78
Currency	1,313.00	1,872.00	Time certificates	2,909.56	8,807.04
Gold	92.50	127.50	Cashier's checks	91.00	704.35
Silver, etc.,	807.27	644.11	Rediscounts	1,800.00	
Cash items	180.41	2,099.78	Bills payable	28,500.00	25,000.00
Total	\$119,045.21	\$149,142.17	Total	\$119,045.21	\$149,142.17

THE PEOPLES SAVINGS BANK AND TRUST COMPANY, FLORENCE.

No. 270. Incorporated February 10, 1910.

J. W. McCOWN, President.

JULIAN C. ROGERS, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$108,822.47	\$102,024.78	Capital stock	\$ 25,000.00	\$ 25,000.00
Fur. and fix.	500.00	500.00	Surplus	5,000.00	5,000.00
Due from banks	15,920.96	20,490.23	Undivided profits ..	2,627.57	1,786.93
			Dividends unpaid ..	13.00	76.00
			Savings deposits	77,602.86	86,152.03
			Rediscounts	5,000.00	5,000.00
			Bills payable	10,000.00	
Total	\$125,243.43	\$123,014.96	Total	\$125,243.43	\$123,014.96

THE SAVINGS BANK, FORT MILL.

No. 86. Incorporated October 12, 1889.

W. B. MEACHAM, President.**W. B. MEACHAM, JR., Cashier.**

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 62,972.37	\$ 73,492.52	Capital stock	\$ 25,000.00	\$ 25,000.00
Overdrafts	74.28	574.14	Surplus	12,000.00	12,000.00
Fur. and fix.	2,436.64	2,553.67	Undivided profits ..	440.96	1,270.51
Due from banks	8,424.17	6,957.16	Individual deposits..	40,070.89	50,196.79
Currency	3,000.00	4,010.00	Cashier's checks	16.20	103.34
Gold		100.00			
Silver, etc.,	620.59	882.95			
Total	\$ 77,528.05	\$ 88,570.64	Total	\$ 77,528.05	\$ 88,570.64

THE BANK OF FORT MOTTE, FORT MOTTE.

No. 177. Incorporated January 30, 1906.

H. H. CAUTHEN, President.**J. G. MAYNARD, Cashier.**

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 37,679.26	\$ 28,541.12	Capital stock	\$ 13,600.00	\$ 13,600.00
Overdrafts	90.93	78.13	Surplus	900.00	900.00
Fur. and fix.	1,800.00	1,800.00	Undivided profits ..	21.93	122.52
Banking house	1,500.00	1,500.00	Due to banks	822.45	4,672.50
Due from banks	5,417.25	11,540.41	Individual deposits..	8,499.64	13,742.94
Currency	800.00	1,253.00	Savings deposits	4,399.68	5,477.39
Silver, etc.,	150.67	410.23	Certified checks		1,163.02
Cash items	172.79	100.00	Cashier's checks	1,822.68	
Total	\$ 47,610.90	\$ 45,222.89	Bills payable	16,500.00	4,500.00
			Reserve fund	1,044.52	1,044.52
			Total	\$ 47,610.90	\$ 45,222.89

THE BANK OF FOUNTAIN INN, FOUNTAIN INN.

No. 107. Incorporated February 5, 1903.

D. M. GARRETT, President.**R. W. DAVIS, Cashier.**

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$184,900.63	\$159,448.04	Capital stock	\$ 50,000.00	\$ 50,000.00
Overdrafts	4,671.97	14,757.47	Surplus	22,000.00	22,000.00
Fur. and fix.		300.00	Undivided profits ..	2,684.46	3,928.67
Banking house	1,500.00	1,500.00	Due to banks	473.96	605.84
Due from banks	18,927.72	22,708.28	Dividends unpaid ..	52.00	20.00
Currency	6,110.00	5,229.00	Individual deposits..	44,771.03	59,224.89
Silver, etc.,	330.60	365.19	Time certificates	46,433.70	56,666.15
Cash items	1,270.84	683.13	Cashier's checks	366.44	922.23
Cotton	140.00	140.00	Bills payable		10,000.00
Total	\$167,851.76	\$205,131.11	Reserve fund	915.17	915.17
			Reserved for taxes..	155.00	848.16
			Total	\$167,851.76	\$205,131.11

THE PEOPLES BANK AND ITS FORK SHOALS BRANCH BANK, FOUNTAIN INN.

No. 229. Incorporated February 24, 1908.

J. D. RICHARDSON, President.

JAS. M. RICHARDSON, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$101,874.07	\$125,064.68	Capital stock	\$ 30,000.00	\$ 30,000.00
Overdrafts	2,425.78	6,079.19	Surplus	2,000.00	2,000.00
Fur. and fix.	2,946.25	2,946.25	Undivided profits ..	981.14	804.51
Banking house	2,367.07	2,367.07	Due to banks	2,069.27	1,976.35
Due from banks	6,091.91	26,445.83	Individual deposits..	29,599.42	68,588.29
Currency	3,113.00	6,999.00	Time certificates	50,545.74	51,081.10
Gold	55.00	65.00	Certified checks	252.82	
Silver, etc.,	406.21	1,282.57	Cashier's checks	1,438.46	1,042.60
Cash items	299.66	2,219.89	Bills payable	2,500.00	18,500.00
Revenue stamps	102.67	84.12	Items in transit.....	294.77	
Items in transit.....		489.25			
Total	\$119,681.62	\$173,992.85	Total	\$119,681.62	\$173,992.85

THE FARMERS AND MERCHANTS BANK, FURMAN.

No. 281. Incorporated September 6, 1910.

J. F. CAUSEY, JR., President.

W. P. ELLIS, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 49,741.52	\$ 49,091.47	Capital stock	\$ 15,000.00	\$ 15,000.00
Overdrafts	17.89	849.68	Surplus	3,500.00	3,500.00
Fur. and fix.	1,675.00	1,675.00	Undivided profits ..	2,178.89	3,377.79
Banking house	2,876.88	2,891.38	Due to banks	416.60	1,412.68
Due from banks	8,286.41	6,908.94	Dividends unpaid ..	8.00	
Currency	100.00	1,880.00	Individual deposits..	11,035.86	15,822.55
Gold	170.00	47.50	Savings deposits	20,484.10	23,355.44
Silver, etc.,	459.24	492.79	Time certificates	1,040.77	231.66
Cash items	445.12	955.72	Cashier's checks	108.84	1,587.86
			Bills payable	10,000.00	
Total	\$ 63,772.06	\$ 64,287.48	Total	\$ 63,772.06	\$ 64,287.48

THE CHEROKEE SAVINGS BANK, GAFFNEY.

No. 322. Incorporated October 21, 1911.

P. C. POOLE, President.

J. E. BROCKMAN, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 74,295.32	\$ 81,016.67	Capital stock	\$ 22,100.00	\$ 22,100.00
Overdrafts	536.78	718.71	Surplus	2,300.00	2,300.00
Fur. and fix.	4,857.24	4,869.24	Individual deposits..	23,766.63	21,002.52
Other real estate		360.00	Savings deposits	17,952.96	29,922.41
Due from banks	4,574.97	9,882.55	Time certificates	526.77	3,445.25
Currency	2,157.00	3,251.00	Cashier's checks	3,049.77	377.30
Gold	442.50	512.50	Bills payable	18,500.00	23,500.00
Silver, etc.,	515.01	394.26			
Cash items	760.63	985.92			
Expense account	56.73	712.33			
Total	\$ 88,196.13	\$102,647.48	Total	\$ 88,196.13	\$102,647.48

THE BANK OF GEORGETOWN, GEORGETOWN.

No. 44. Incorporated April 1, 1891.

W. D. MORGAN, President.

J. I. HAZARD, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$748,244.13	\$754,417.56	Capital stock	\$100,000.00	\$100,000.00
Overdrafts	2,504.08	872.70	Surplus	100,000.00	100,000.00
Bonds and stocks ..	6,200.00	6,200.00	Undivided profits ..	26,082.30	19,670.77
Banking house	25,000.00	25,000.00	Due to banks	16,812.40	15,340.24
Due from banks	20,377.43	40,588.82	Individual deposits..	131,579.79	154,889.93
Currency	17,467.00	13,290.00	Savings deposits	245,455.66	227,211.67
Gold	6,550.00	4,440.00	Time certificates	9,250.00	700.70
Silver, etc.,	9,541.01	11,004.12	Certified checks	841.45	841.45
Cash items	3,076.28	1,559.32	Cashier's checks	376.62	
Clearing house	1,439.04	543.52	Rediscounts	160,601.95	188,574.25
Cotton	773.15	787.15	Bill payable	44,000.00	44,000.00
			Reserve fund	7,171.95	7,974.18
Total	\$841,172.12	\$858,703.19	Total	\$841,172.12	\$858,703.19

THE FARMERS AND MERCHANTS BANK, GEORGETOWN.

No. 374. Incorporated December 22, 1913.

H. B. SPRINGS, President.

I. McG. CARRAWAY, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$108,771.93	\$130,174.58	Capital stock	\$ 30,000.00	\$ 30,000.00
Fur. and fix.	3,081.08	3,421.36	Surplus	2,400.00	2,400.00
Banking house	5,000.00	5,000.00	Undivided profits ..	773.81	3,308.30
Due from banks	12,180.82	6,151.33	Individual deposits..	57,463.42	57,607.11
Currency	3,243.00	4,884.00	Savings deposits	35,164.55	53,977.38
Gold	125.00	122.50	Certified checks		2,400.00
Silver, etc.,	3,078.25	1,411.26	Cashier's checks	21.87	200.00
Cash items	536.27	1,004.50	Rediscounts	14,000.00	10,000.00
Clearing house	1,851.65	2,656.90			
Other resources	1,955.65	5,066.36			
Total	\$189,823.65	\$159,892.79	Total	\$189,823.65	\$159,892.79

THE PEOPLES BANK, GEORGETOWN.

No. 131. Incorporated February 6, 1904.

J. B. STEELE, President.

H. W. FRASER, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$296,891.96	\$284,133.42	Capital stock	\$ 75,000.00	\$ 75,000.00
Overdrafts	1,571.93	1,606.33	Surplus	20,000.00	20,000.00
Fur. and fix.	5,000.00	5,000.00	Undivided profits ..	5,516.72	1,015.76
Other real estate ..	146.50	436.17	Due to banks	1,022.32	1,836.55
Due from banks	23,490.16	13,760.74	Individual deposits..	81,705.38	71,258.74
Currency	2,497.00	2,277.00	Savings deposits	94,631.17	92,297.28
Gold	120.00	292.50	Certified checks	199.00	500.00
Silver, etc.,	1,246.79	1,880.10	Cashier's checks	631.92	294.58
Cash items	1,831.05	111.00	Rediscounts	26,200.00	
Clearing house	2,111.12	205.65	Bills payable	30,000.00	47,500.00
Total	\$334,906.51	\$309,702.91	Total	\$334,906.51	\$309,702.91

THE BANK OF GRANITEVILLE, GRANITEVILLE.

No. 95. Incorporated October 15, 1902.

JAS. L. QUIMBY, President.

D. W. ARIAIL, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$148,865.52	\$189,260.20	Capital stock	\$ 25,000.00	\$ 25,000.00
Overdrafts	1,118.93	732.22	Surplus	8,550.00	8,550.00
Bonds and stocks ..	2,600.00	2,600.00	Undivided profits ..	2,169.96	2,051.93
Fur. and fix.	1,775.00	1,775.00	Due to banks	2,078.62	1,818.37
Banking house	1,500.00	1,500.00	Dividends unpaid ..	6.00	2.00
Other real estate	3,461.19	8,111.19	Individual deposits..	30,795.00	26,591.29
Due from banks	6,742.36	8,641.47	Savings deposits	104,393.15	105,703.93
Currency	3,116.00	4,498.00	Cashier's checks	119.86	86.16
Gold	727.50	770.00	Bills payable	3,000.00	5,000.00
Silver, etc.,	757.94	1,517.19			
Cash items	448.15	898.41			
Total	\$171,112.59	\$169,803.68	Total	\$171,112.59	\$169,803.68

THE BANK OF GRAY COURT, GRAY COURT.

No. 243. Incorporated November, 1908.

R. L. GRAY, President.

L. E. BROOKS, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 76,605.97	\$ 74,719.56	Capital stock	\$ 25,000.00	\$ 25,000.00
Overdrafts	4,394.95	5,271.73	Surplus	12,500.00	12,500.00
Bonds and stocks ..	7,000.00	7,000.00	Undivided profits ..	4,336.84	4,261.03
Fur. and fix.	1,704.63	1,704.63	Dividends unpaid....	20.00	
Banking house	1,750.00	1,750.00	Individual deposits..	34,735.96	36,883.76
Due from banks	7,492.71	17,176.74	Savings deposits	23.88	29.88
Currency	880.00	550.00	Time certificates	10,202.13	19,453.57
Silver, etc.,	102.40	116.64	Cashier's checks	611.85	160.71
			Bills payable	12,500.00	10,000.00
Total	\$ 99,930.66	\$108,289.00	Total	\$ 99,930.66	\$108,289.00

THE BANK OF GREELYVILLE, GREELYVILLE.

No. 136. Incorporated August 2, 1904.

T. W. BOYLE, President.

C. E. REGISTER, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 40,360.12	\$ 38,861.26	Capital stock	\$ 15,000.00	\$ 15,000.00
Overdrafts	4,920.65	11,075.32	Surplus	4,350.00	4,350.00
Fur. and fix.	1,895.85	1,895.85	Undivided profits ..		227.91
Banking house	978.69	978.69	Dividends unpaid ..	844.00	1,040.00
Due from banks	4,739.09	5,553.92	Individual deposits..	18,986.83	26,320.65
Currency	2,103.00	2,932.00	Savings deposits	12,088.70	15,220.08
Gold	560.00	678.50	Cashier's checks	23.01	287.15
Silver, etc.,	1,184.47	1,970.25	Bills payable	5,000.00	
Und. prof.	50.67				
Total	\$ 56,292.54	\$ 62,945.79	Total	\$ 56,292.54	\$ 62,945.79

THE AMERICAN BANK, GREENVILLE.

No. 39. Incorporated October 16, 1890.

W. L. GASSAWAY, President.

W. B. OELY, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$387,289.66	\$408,047.66	Capital stock	\$ 75,000.00	\$ 75,000.00
Overdrafts	1,412.73	3,423.15	Surplus	25,000.00	25,000.00
Bonds and stocks ..	6,500.00	6,500.00	Undivided profits ..	27,464.89	22,624.66
Fur. and fix.	1.00	1.00	Due to banks	9,545.03	7,935.14
Banking house	6,000.00	6,000.00	Dividends unpaid ..	272.00	276.00
Other real estate	21,460.25	21,460.25	Individual deposits..	60,473.37	86,997.02
Due from banks	23,658.32	33,809.86	Savings deposits	156,437.14	168,786.20
Currency	4,629.00	10,285.00	Time certificates	4,930.00	5,260.00
Gold	305.00	272.50	Cashier's checks	107.00	
Silver, etc.,	1,311.51	1,029.14	Rediscounts	27,000.00	21,254.33
Cash items	1,662.38	581.00	Bills payable	72,000.00	82,500.00
Clearing house	3,999.58	4,223.79			
Total	\$458,229.43	\$495,633.85	Total	\$458,229.43	\$495,633.85

THE BANK OF COMMERCE, GREENVILLE.

No. 184. Incorporated May 1, 1906.

B. A. MORGAN, President.

FRANK F. MARTIN, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$373,819.01	\$410,196.30	Capital stock	\$100,000.00	\$100,000.00
Overdrafts	862.76	1,140.17	Surplus	10,000.00	10,000.00
Bonds and stocks ..	1,655.00	1,295.00	Undivided profits	1,442.00	12,287.47
Fur. and fix.	4,712.65	4,715.17	Due to banks	6,030.85	8,209.05
Other real estate	3,860.00	3,913.00	Dividends unpaid ..	45.50	24.50
Due from banks	32,189.48	36,633.74	Individual deposits..	103,656.17	173,991.03
Currency	12,005.00	19,327.00	Savings deposits	110,471.65	110,355.83
Gold	209.50	302.00	Time certificates	20,763.09	22,260.71
Silver, etc.,	4,754.83	1,782.18	Certified checks	5.00	70.00
Cash items	4,220.80	8,744.58	Cashier's checks	654.10	1,32.75
			Bills payable	75,000.00	50,000.00
			Reserve fund	220.67	717.80
Total	\$438,289.03	\$488,049.14	Total	\$438,289.03	\$488,049.14

THE BRANDON SAVINGS BANK, GREENVILLE.

No. 150. Incorporated April 25, 1905.

J. I. WESTERVELT, President.

W. B. SMITH, Vice President and Treasurer.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 23,304.23	\$ 20,076.23	Capital stock	\$ 10,000.00	\$ 10,000.00
Overdrafts	44.87	84.44	Surplus	5,000.00	5,000.00
Bonds and stocks ..	7,029.17	7,029.17	Undivided profits ..	2,979.51	3,123.08
Due from banks	7,651.47	5,006.37	Individual deposits..	12,324.70	10,908.74
Currency	85.00	120.00	Savings deposits	7,812.92	3,287.08
Silver, etc.,	2.39	2.69			
Total	\$ 38,117.13	\$ 32,318.90	Total	\$ 38,117.13	\$ 32,318.90

THE FARMERS AND MERCHANTS BANK, GREENVILLE.

No. 210. Incorporated July 10, 1907.

ROBT. I. WOODSIDE, President.

JAS. BIRNIE, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$183,899.24	\$215,088.39	Capital stock	\$ 50,000.00	\$ 50,000.00
Overdrafts	890.45	1,516.79	Surplus	5,500.00	5,500.00
Fur. and fix.	2,000.00	2,000.00	Undivided profits ..	6,943.92	7,621.17
Other real estate ..	1,500.00	1,500.00	Due to banks	4,634.25	7,566.04
Due from banks	10,378.25	11,968.43	Dividends unpaid ..		3.00
Currency	16,344.00	19,925.00	Individual deposits..	88,095.57	130,052.15
Silver, etc.,	2,463.83	3,285.00	Savings deposits	43,088.34	50,947.83
Cash items	10,644.81		Time certificates	4,811.25	7,865.10
Clearing house		4,473.21	Cashier's checks	47.25	202.43
			Rediscounts	10,000.00	
			Bills payable	15,000.00	
Total	\$228,120.58	\$259,757.72	Total	\$228,120.58	\$259,757.72

THE PIEDMONT SAVINGS AND INVESTMENT CO., GREENVILLE.

No. 47. Incorporated April 17, 1891.

F. F. BEATTIE, President.

O. E. DAVID, Secretary.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$465,205.59	\$414,337.47	Capital stock	\$112,000.00	\$112,000.00
Overdrafts	188.67	335.10	Surplus	28,000.00	28,000.00
Bonds and stocks		2,500.00	Undivided profits ..	5,959.80	10,698.86
Other real estate	2,329.31	2,329.31	Dividends unpaid ..	40.00	108.00
Due from banks	26,606.05	66,359.88	Individual deposits..	3,379.80	2,516.74
Currency	853.00	6,570.00	Savings deposits	288,410.85	326,153.73
Gold	110.00	90.00	Demand certificates ..	939.48	139.48
Silver, etc.,	36.65	84.30	Time certificates	16,805.64	7,048.52
Cash items	206.30	4,059.27	Bills payable	30,000.00	
			Reserve fund	10,000.00	10,000.00
Total	\$495,535.57	\$496,665.33	Total	\$495,535.57	\$496,665.33

THE BANK OF GREENWOOD, GREENWOOD.

No. 11. Incorporated December 24, 1886.

J. K. DURST, President.

J. C. SELF, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$669,414.79	\$713,288.98	Capital stock	\$100,000.00	\$100,000.00
Overdrafts	11,878.52	8,248.06	Surplus	100,000.00	100,000.00
Bonds and stocks	88,344.00	84,936.66	Undivided profits ..	6,596.76	7,644.59
Fur. and fix.		5,000.00	Due to banks	31,652.79	47,301.13
Banking house	15,000.00	15,000.00	Dividends unpaid ..	48.00	8.00
Other real estate	19,311.10	29,937.35	Individual deposits..	290,103.45	393,189.55
Due from banks	34,085.29	96,683.68	Savings deposits	223,121.39	246,251.03
Currency	11,512.00	15,795.00	Demand certificates ..		35,000.00
Gold	35.00	15.00	Time certificates	64,607.81	28,539.90
Silver, etc.,	3,462.71	2,819.17	Certified checks	19.75	842.50
Cash items	3,078.78	18,132.45	Cashier's checks	2,113.08	3,520.31
			Rediscounts	10,000.00	
			Bills payable	15,000.00	20,000.00
			Reserve fund	7,859.16	8,009.34
Total	\$856,122.19	\$989,806.35	Total	\$856,122.19	\$989,806.35

THE COMMERCIAL BANK, GREENWOOD.

No. 372. Incorporated December 1, 1913.

S. H. MCGHEE, President.

G. P. SLOAN, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$135,309.71	\$269,747.28	Capital stock	\$ 50,000.00	\$ 50,000.00
Overdrafts	1,213.67	7,143.10	Surplus	158.26	158.26
Fur. and fix.	1,479.00	1,479.00	Undivided profits ..	3,931.90	6,619.45
Due from banks	19,962.89	25,760.04	Due to banks	7,562.81	6,212.78
Currency	1,162.00	3,163.00	Individual deposits..	51,958.08	183,514.65
Gold		245.00	Savings deposits ..	15,796.85	17,218.69
Silver, etc.,	517.37	425.89	Demand certificates	3,150.00	3,150.00
Cash items	6,442.44	14,877.17	Time certificates	18,218.46	18,942.01
			Certified checks	350.00	100.00
			Cashier's checks	2,460.72	2,424.64
			Rediscounts	5,000.00	17,000.00
			Bills payable	7,500.00	17,500.00
Total	\$166,087.08	\$322,840.48	Total	\$166,087.08	\$322,840.48

THE FARMERS AND MERCHANTS BANK, GREENWOOD.

No. 74. Incorporated May 1, 1900.

J. P. ABNEY, President.

M. C. TAGGART, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$179,954.66	\$184,657.90	Capital stock	\$ 50,000.00	\$ 50,000.00
Overdrafts	12,946.68	12,470.63	Surplus	20,000.00	20,000.00
Fur. and fix.		2,111.03	Undivided profits ..	17,914.45	17,970.49
Banking house	35,000.00	35,000.00	Dividends unpaid ..	4.00	8.00
Other real estate ..	200.00	200.00	Individual deposits..	83,041.29	116,186.83
Due from banks	19,854.52	30,858.13	Time certificates	20,130.23	38,233.58
Currency	1,714.00	2,214.00	Certified checks	1,000.00	1,000.00
Gold	27.50		Cashier's checks	162.03	117.08
Silver, etc.,	734.17	668.98	Rediscounts	20,000.00	10,000.00
Cash items	5,199.62	6,912.60	Bills payable	24,560.00	10,000.00
			Reserve fund	9,262.84	11,572.29
			Other liabilities, viz:	9,556.81	
Total	\$255,631.15	\$275,088.27	Total	\$255,631.15	\$275,088.27

THE PEOPLES BANK, GREENWOOD.

No. 264. Incorporated March 3, 1910.

B. F. MCKELLAR, President.

O. D. DUCKETT, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$248,525.24	\$252,947.91	Capital stock	\$ 66,900.00	\$ 66,900.00
Overdrafts	3,013.11	6,442.07	Surplus	5,000.00	5,500.00
Fur. and fix.	6,474.72	6,474.72	Undivided profits ..	3,380.64	474.32
Due from banks	17,330.11	34,573.82	Due to banks	694.87	
Currency	3,946.00	9,391.00	Dividends unpaid ..	24.00	12.00
Silver, etc.,	2,460.94	1,200.99	Individual deposits..	142,670.78	129,829.93
Cash items	16,583.69	25,117.76	Savings deposits	42,971.29	53,707.86
			Time certificates	20,744.06	23,757.61
			Certified checks	158.20	171.96
			Cashier's checks	789.97	795.09
			Rediscounts		25,000.00
			Bills payable	15,000.00	30,000.00
Total	\$298,333.81	\$336,148.27	Total	\$298,333.81	\$336,148.27

THE BANK OF GREER, GREER.

No. 71. Incorporated February 22, 1900.

E. C. BAILEY, President.**B. A. BENNETT, Cashier.**

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$228,430.21	\$259,701.52	Capital stock	\$ 50,000.00	\$ 50,000.00
Overdrafts	1,071.23	1,147.68	Surplus	12,500.00	12,500.00
Bonds and stocks	15,200.00	15,200.00	Undivided profits ..	7,671.86	9,208.00
Banking house	5,000.00	5,000.00	Due to banks	5,924.88	1,519.64
Due from banks	18,129.44	43,372.31	Individual deposits..	162,187.90	236,524.55
Currency	7,886.00	11,368.00	Time certificates	27,512.34	16,914.28
Gold	870.00	815.00	Cashier's checks	811.20	245.95
Silver, etc.,	604.72	437.34	Bills payable	5,000.00	5,000.00
Cash items	911.02	898.10	Unearned interest ..	7,000.00	7,000.00
Clearing house	505.56	972.47			
Total	\$278,608.18	\$388,912.42	Total	\$278,608.18	\$388,912.42

THE PEOPLES BANK, GREER.

No. 292. Incorporated November 10, 1910.

JOHN D. WOOD, President.**C. H. STOKES, Cashier.**

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 50,289.16	\$ 64,040.73	Capital stock	\$ 20,000.00	\$ 20,000.00
Overdrafts	447.30	708.70	Surplus	1,700.00	1,900.00
Fur. and fix.	2,600.00	2,600.00	Undivided profits ..	21.18	168.75
Banking house	7,825.00	7,890.00	Due to banks	5,217.63	3,466.57
Due from banks	3,791.78	9,362.90	Individual deposits..	21,108.03	35,846.47
Currency	1,164.00	1,271.00	Time certificates	4,448.75	4,609.77
Gold	60.00	20.00	Cashier's checks	562.96	203.37
Silver, etc.,	310.30	340.45	Bills payable	16,500.00	21,500.00
Cash items	834.88	560.06			
Clearing house	2,236.18	901.09			
Total	\$ 69,558.55	\$ 87,694.93	Total	\$ 69,558.55	\$ 87,694.93

THE PLANTERS BANK, GREER.

No. 205. Incorporated April 2, 1907.

H. B. CARLISLE, President.**R. M. HUGHES, Cashier.**

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$174,415.92	\$190,749.18	Capital stock	\$ 25,000.00	\$ 25,000.00
Overdrafts	3,219.95	2,120.96	Surplus	7,500.00	7,500.00
Fur. and fix.	1.00	677.20	Undivided profits ..	4,417.28	3,748.13
Banking house	1.00	1.00	Due to banks	3,099.12	2,540.25
Due from banks	19,592.14	31,156.94	Dividends unpaid ..	8.00	
Currency	1,478.00	4,543.00	Individual deposits..	110,196.99	140,860.34
Gold	345.00	490.00	Time certificates	45,597.97	48,743.33
Silver, etc.,	914.05	413.37	Certified checks		8.00
Cash items	321.55	1,623.28	Cashier's checks	75.36	696.80
Clearing house	1,606.11	2,545.86	Bills payable	6,000.00	5,000.00
			Reserve fund		223.94
Total	\$201,894.72	\$234,320.79	Total	\$201,894.72	\$234,320.79

THE BANK OF HAGOOD.

No. 346. Incorporated September 16, 1912.

G. A. LEMMON, President.

R. M. HILDEBRAND, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 9,571.32	\$ 13,473.80	Capital stock	\$ 10,000.00	\$ 10,000.00
Overdrafts	48.52	627.10	Surplus	400.00	400.00
Fur. and fix.	634.30	634.30	Undivided profits ..	351.85	460.09
Banking house	1,600.00	1,600.00	Individual deposits..	12,594.65	11,667.35
Due from banks	11,146.90	4,689.35	Savings deposits	555.52	725.19
Currency	739.00	1,931.00	Certified checks	25.04	23.75
Gold	5.00	10.00			
Silver, etc.,	182.02	310.83			
Total	\$ 23,927.06	\$ 23,276.38	Total	\$ 23,927.06	\$ 23,276.38

THE BANK OF HAMPTON, HAMPTON.

No. 58. Incorporated January 5, 1897.

W. E. RICHARDSON, President.

E. D. THOMAS, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$139,671.63	\$134,031.55	Capital stock	\$ 25,000.00	\$ 25,000.00
Overdrafts	1,082.55	362.91	Surplus	4,000.00	4,000.00
Fur. and fix.	3,886.52	3,886.52	Undivided profits ..	1,253.07	2,419.75
Banking house	5,000.00	5,000.00	Due to banks	1,396.17	1,030.61
Other real estate	2,434.74	2,434.74	Dividends unpaid ..	1,744.00	
Due from banks	12,996.21	14,305.00	Individual deposits..	36,497.72	35,696.69
Currency	2,237.00	2,786.00	Savings deposits	58,425.50	65,112.66
Gold	225.00	95.00	Time certificates	5,487.01	5,023.09
Silver, etc.,	968.88	1,136.00	Cashier's checks	541.66	956.56
Cash items	342.60	2,701.64	Bills payable	34,500.00	27,500.00
Total	\$168,845.13	\$166,739.36	Total	\$168,845.13	\$166,739.36

THE HAMPTON LOAN AND EXCHANGE BANK, HAMPTON.

No. 208. Incorporated June 22, 1907.

T. H. TUTEN, President.

R. O. BOWDEN, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 41,670.97	\$ 46,269.17	Condition	Mar. 4	Nov. 10
Overdrafts	464.37	1,201.79	Capital stock	\$ 15,000.00	\$ 15,000.00
Fur. and fix.	2,566.21	2,566.21	Surplus	500.00	500.00
Banking house	7,142.37	7,142.37	Undivided profits ..	82.36	1,051.81
Other real estate	100.00	100.00	Individual deposits..	20,093.74	21,725.28
Due from banks	8,815.09	3,004.34	Time certificates	15,515.36	13,521.45
Currency	3,000.00	2,100.00	Bills payable	12,500.00	10,000.00
Gold	185.00	100.00	Reserve for int.....	304.26	822.83
Silver, etc.,	51.71	80.43	Reserve for taxes ..		165.04
Cotton		222.10			
Total	\$ 63,995.72	\$ 62,786.41	Total	\$ 63,995.72	\$ 62,786.41

THE PEOPLES BANK, HARLEYVILLE.

No. 361. Incorporated January 14, 1918.

H. H. GROSS, President.

W. V. BRISTOW, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 20,259.88	\$ 19,648.14	Capital stock	\$ 10,000.00	\$ 10,000.00
Overdrafts	284.13	41.93	Surplus	1,032.00	1,032.00
Fur. and fix.	747.50	783.75	Undivided profits ..	343.32	1,442.48
Other real estate ...	3,200.00	3,200.00	Individual deposits..	8,457.07	12,314.31
Due from banks	3,150.61	9,153.28	Savings deposits	8,256.11	9,074.04
Currency	469.00	900.00	Cashier's checks	127.82	22.98
Gold	5.00		Cash over .....	.10	
Silver, etc.,	100.30	158.71			
Total	\$ 28,216.42	\$ 33,885.81	Total	\$ 28,216.42	\$ 33,885.81

THE BANK OF HARTSVILLE, HARTSVILLE.

No. 127. Incorporated November 23, 1903.

L. VAUGHAN, President.

J. L. McINTYRE, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$223,288.60	\$294,460.95	Capital stock	\$ 50,000.00	\$ 50,000.00
Overdrafts	46.74	96.82	Surplus	45,000.00	45,000.00
Bonds and stocks ..	1,200.00	4,050.00	Undivided profits ..	11,859.84	14,599.45
Fur. and fix.	894.98	894.98	Dividends unpaid ..	250.00	10.00
Banking house	6,432.07	6,432.07	Individual deposits..	75,183.34	150,912.67
Other real estate ...	4,824.60	5,130.13	Savings deposits	107,446.00	117,273.77
Due from banks	54,191.96	44,971.07	Time certificates	7,600.00	7,500.00
Currency	5,693.00	2,467.50	Cashier's checks	673.99	4,525.98
Gold	2,727.50	2,467.50	Rediscounts		2,000.00
Silver, etc.,	1,446.25	2,068.68	Bills payable	15,000.00	
Clearing house	8,435.85	10,986.05			
Other resources	3,881.62	3,881.62			
Total	\$313,013.17	\$391,821.87	Total	\$313,013.17	\$391,821.87

THE PEOPLES BANK, HARTSVILLE.

No. 272. Incorporated March 17, 1910.

M. S. McKINNON, President.

J. E. HUESTESS, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 89,657.05	\$116,193.09	Capital stock	\$ 25,000.00	\$ 25,000.00
Overdrafts	852.40	782.40	Surplus	6,000.00	6,000.00
Bonds and stocks ...	500.00	500.00	Undivided profits ..	817.47	731.07
Fur. and fix.	1,612.33	1,612.33	Dividends unpaid ..	15.00	
Banking house	8,522.83	8,522.83	Individual deposits..	44,117.74	75,696.16
Other real estate ...	1,679.33	1,679.33	Savings deposits	31,095.76	36,874.51
Due from banks	13,330.02	14,110.77	Cashier's checks	96.39	1,191.92
Currency	2,028.00	6,842.00	Rediscounts		5,000.00
Gold	941.50	1,036.50	Bills payable	13,000.000	5,000.00
Silver, etc.,	526.89	872.58			
Cash items	492.01	341.83			
Clearing house		3,000.00			
Total	\$120,142.36	\$155,493.66	Total	\$120,142.36	\$155,493.66

THE BANK OF HEATH SPRINGS, HEATH SPRINGS.

No. 250. Incorporated August 19, 1909.

LEROY SPRINGS, President.

H. A. HORTON, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 13,316.14	\$ 24,539.10	Capital stock	\$ 10,000.00	\$ 10,000.00
Overdrafts	528.82	659.40	Surplus	4,500.00	4,500.00
Due from banks	40,254.91	51,944.67	Undivided profits ..	721.76	1,953.49
Currency		720.00	Individual deposits..	36,164.46	56,142.06
Gold	320.00	360.00	Time certificates	3,069.21	5,370.66
Silver, etc.,	123.50	116.00	Cashier's checks	87.94	372.96
Total	\$ 54,543.37	\$ 78,839.17	Total	\$ 54,543.37	\$ 78,839.17

THE BANK OF HEMINGWAY, HEMINGWAY.

No. 335. Incorporated May 13, 1912.

W. C. HEMINGWAY, President.

D. G. HUGGINS, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			RESOURCES.		
Loans	\$ 27,738.66	\$ 31,151.13	Capital stock	\$ 15,000.00	\$ 15,000.00
Overdrafts	1,720.09	5,408.69	Surplus	1,800.00	1,800.00
Bonds and stocks ..		150.00	Undivided profits ..	197.10	1,104.96
Fur. and fix.	870.15	890.15	Due to banks	449.75	2,918.69
Banking house	3,411.63	3,411.63	Individual deposits..	9,866.53	26,285.88
Other real estate....		759.75	Savings deposits	3,573.78	4,916.54
Due from banks	5,869.88	6,644.99	Cashier's checks	16.00	253.01
Currency	1,036.00	1,045.00	Bills payable	15,000.00	
Gold	50.00		Safe. dep. box acct.	6.50	8.50
Silver, etc.,	2,209.19	983.84			
Cash items	3,004.06	1,842.40			
Total	\$ 45,909.66	\$ 52,287.58	Total	\$ 45,909.66	\$ 52,287.58

THE BANK OF HICKORY GROVE, HICKORY GROVE.

No. 191. Incorporated September 5, 1906.

J. S. WILKERSON, President.

N. M. McDILL, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 53,170.16	\$ 72,039.91	Capital stock	\$ 16,250.00	\$ 24,350.00
Overdrafts	1,298.19	2,255.64	Surplus	3,250.00	4,870.00
Fur. and fix.	1,450.00	1,450.00	Undivided profits ..	463.90	702.47
Due from banks	9,551.76	9,850.93	Dividends unpaid ..	2,684.00	100.00
Currency	1,500.00	2,500.00	Individual deposits..	33,405.69	40,714.12
Gold	32.50		Savings deposits	4,860.56	6,649.17
Silver, etc.,	513.66	328.45	Time certificates	4,493.39	10,862.43
Cash items	491.21	410.00	Cashier's checks	99.94	586.75
Total	\$ 68,007.48	\$ 88,834.93	Total	\$ 68,007.48	\$ 88,834.93

THE BANK OF HODGES, HODGES.

No. 130. Incorporated January 2, 1904.

B. F. MAULDIN, President.

B. S. HODGES, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 45,143.16	\$ 56,448.96	Capital stock	\$ 10,000.00	\$ 10,000.00
Overdrafts	812.22	1,145.11	Surplus	7,500.000	7,500.00
Fur. and fix.	1,000.00	1,000.00	Undivided profits ..	3,329.87	8,500.55
Banking house	1,500.00	1,500.00	Due to banks		891.25
Due from banks	3,375.87	10,481.81	Dividends unpaid ..	8.00	
Currency	1,090.00	755.00	Individual deposits..	23,225.38	38,809.30
Silver, etc.,	207.76	95.82	Demand certificates	2,002.14	2,982.62
Cash items	1,065.69	37.48	Time certificates ..	7,629.31	7,829.41
Total	\$ 53,694.70	\$ 71,468.13	Total	\$ 53,694.70	\$ 71,468.13

THE FARMERS AND MERCHANTS BANK, HOLLY HILL.

No. 353. Incorporated November 8, 1912.

L. A. CARSON, President.

S. J. McCOY, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 27,928.12	\$ 27,512.32	Capital stock	\$ 15,000.00	\$ 15,000.00
Overdrafts	433.29	2,801.12	Surplus	34.03	84.03
Fur. and fix.	1,456.18	1,456.18	Undivided profits ..	1,199.82	1,129.46
Banking house	5,388.72	5,388.72	Individual deposits..	17,471.91	21,658.70
Due from banks	13,020.26	21,082.14	Savings deposits	18,167.27	22,605.60
Currency	4,018.00	2,258.00	Cashier's checks	578.32	260.89
Gold	27.50				
Silver, etc.,	140.68	562.88			
Cash items	33.60	177.82			
Total	\$ 52,446.35	\$ 60,688.68	Total	\$ 52,446.35	\$ 60,688.68

THE BANK OF HONEA PATH, HONEA PATH.

No. 124. Incorporated October 15, 1908.

R. M. SHIRLEY, President.

A. F. MATTISON, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$115,691.77	\$126,404.27	Capital stock	\$ 25,000.00	\$ 25,000.00
Overdrafts	928.84	2,792.10	Surplus	25,000.00	25,000.00
Fur. and fix.	1,415.73	1,739.08	Undivided profits ..	4,410.90	5,018.35
Banking house	1,428.00	1,428.00	Dividends unpaid ..	1,282.50	85.00
Due from banks	24,739.77	28,678.98	Individual deposits..	42,469.64	58,497.27
Currency	2,183.00	1,273.00	Demand certificates	29,436.72	34,518.75
Gold		5.00	Rediscounts		10,000.00
Silver, etc.,	877.42	458.88	Bills payable	20,000.00	
Cash items	84.32	29.00			
Clearing house	300.91	261.21			
Total	\$147,599.76	\$158,064.37	Total	\$147,599.76	\$158,064.37

THE CITIZENS BANK, HONEA PATH.

No. 77. Incorporated October 1, 1900.

L. A. BROCK, President.

P. W. SULLIVAN, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$209,716.01	\$202,829.56	Capital stock	\$ 75,000.00	\$ 75,000.00
Overdrafts	1,782.29	8,842.45	Surplus	15,000.00	15,000.00
Bonds and stocks ..	7,000.00	7,000.00	Undivided profits ..	17,292.92	19,537.74
Fur. and fix.	1,000.00	1,000.00	Due to banks	4,637.26	
Banking house	1,500.00	1,500.00	Dividends unpaid ..	3,193.00	15.00
Due from banks	13,737.18	9,241.20	Individual deposits..	52,192.26	74,588.50
Currency	6,804.00	10,387.00	Demand certificates	20,028.55	28,306.61
Gold	170.00	210.00	Cashier's checks	1.25	650.78
Silver, etc.,	722.18	722.22	Bills payable	55,000.00	25,000.00
Cash items	2,913.58	3,866.20	Reserve fund	2,500.00	2,500.00
Total	\$244,845.24	\$240,598.63	Total	\$244,845.24	\$240,598.63

THE BANK OF INMAN, INMAN.

No. 182. Incorporated April 17, 1906.

A. B. CALVERT, President.

H. E. CHAPMAN, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 46,755.40	\$ 61,184.79	Capital stock	\$ 10,000.00	\$ 10,000.00
Overdrafts	172.41	86.82	Surplus	2,500.00	5,000.00
Fur. and fix.	1,000.00	1,000.00	Undivided profits ..	4,790.34	1,854.77
Banking house	2,000.00	2,000.00	Due to banks	3,029.82	725.32
Other real estate ..	14,039.46	13,047.46	Individual deposits..	30,077.80	53,548.48
Due from banks	763.47	10,350.29	Savings deposits	8,850.06	11,313.15
Currency	1,957.00	2,038.00	Time certificates	6,144.11	6,579.36
Gold	155.00	112.50	Cashier's checks	2,226.98	1,020.22
Silver, etc.,	776.37	221.44			
Total	\$ 67,619.11	\$ 90,041.30	Total	\$ 67,619.11	\$ 90,041.30

THE BANK OF IVA, IVA.

No. 152. Incorporated June 10, 1905.

THOS. C. JACKSON, President.

H. S. WAKEFIELD, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 56,775.21	\$ 58,486.18	Capital stock	\$ 15,000.00	\$ 15,000.00
Overdrafts	225.11	95.34	Surplus	6,500.00	6,500.00
Bonds and stocks ..	4,000.00	4,000.00	Undivided profits ..	2,421.56	3,059.12
Fur. and fix.	1,000.00	1,000.00	Due to banks		50.46
Banking house	2,000.00	2,000.00	Dividends unpaid ..	32.00	
Due from banks	1,521.67	2,131.61	Individual deposits..	27,817.03	30,484.64
Currency	1,654.00	3,579.00	Demand certificates	238.42	957.46
Gold	15.00	45.00	Time certificates	14,796.45	15,222.70
Silver, etc.,	149.42	142.43	Certified checks		6.80
Clearing house	175.53	656.10	Cashier's checks	710.48	854.48
Total	\$ 67,515.94	\$ 72,135.66	Total	\$ 67,515.94	\$ 72,135.66

THE FARMERS BANK, IVA.

No. 376. Incorporated Nov. 20, 1913.

B. F. MAULDIN, President.

W. R. MULLINIX, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 33,753.09	\$ 36,177.41	Capital stock	\$ 10,000.00	\$ 10,000.00
Overdrafts	3.62	17.50	Surplus	1,000.00	1,000.00
Fur. and fix.	1,000.00	1,233.30	Undivided profits ..	1,373.94	1,303.29
Banking house	4,000.00	4,000.00	Due to banks	119.10	571.69
Due from banks	706.62	6,422.75	Individual deposits..	15,322.77	24,037.64
Currency	672.00	1,172.00	Time certificates	9,792.80	9,610.61
Silver, etc.,	15.02	52.88	Cashier's checks	142.85	242.75
Cash items	100.00	100.00	Bills payable	25,000.00	25,000.00
Clearing house	1.11	90.14			
Total	\$ 40,251.46	\$ 49,265.98	Total	\$ 40,251.46	\$ 49,265.98

THE JEFFERSON BANK, JEFFERSON.

No. 138. Incorporated September 1, 1904.

W. S. BLAKENEY, President.

C. T. BLAKENEY, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$109,700.65	\$114,847.88	Capital stock	\$ 15,000.00	\$ 15,000.00
Overdrafts	3,890.61	6,387.25	Surplus	10,000.00	10,000.00
Fur. and fix.	2,512.84	2,512.84	Undivided profits ..		1,742.98
Banking house	7,464.10	7,464.10	Due to banks		4,591.82
Due from banks	8,412.17	11,741.92	Dividends unpaid ..	66.25	37.50
Currency	718.00	760.00	Individual deposits..	48,104.15	64,335.07
Gold	25.00		Time certificates	31,605.47	55,478.92
Silver, etc.,	236.69	291.17	Cashier's checks	48.54	715.58
Cash items	1,679.31	352.01	Rediscounts		3,842.03
Expense	186.61		Bills payable	30,000.00	25,560.00
Demand loans		37,451.19	Other liabilities	1.57	
			Cash long		8.96
Total	\$134,825.98	\$181,307.86	Total	\$134,825.98	\$181,307.86

FARMERS AND MERCHANTS BANK, JOHNSONVILLE.

No. 385. Incorporated Jan. 13, 1915.

S. B. POSTON, President.

R. H. McELVEEN, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 29,959.49	\$ 41,320.52	Capital stock	\$ 10,000.00	\$ 10,000.00
Fur. and fix.	1,400.00	1,600.00	Surplus	2,000.00	2,000.00
Banking house	2,000.00	2,000.00	Undivided profits ..	553.93	798.77
Due from banks	8,417.55	453.17	Due to banks		2,009.28
Currency	550.00	985.00	Individual deposits..	14,131.57	24,684.01
Silver, etc.,	236.98	503.50	Savings deposits	8,047.58	5,482.25
Cash items		120.00	Time certificates	1,436.30	1,711.66
			Cashier's checks	1,344.64	296.22
			Bills payable	5,000.00	
Total	\$ 42,564.02	\$ 46,982.19	Total	\$ 42,564.02	\$ 46,982.19

THE BANK OF JOHNSTON, JOHNSTON.

No. 25. Incorporated October 11, 1888.

J. D. EIDSON, President.

S. J. WATSON, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$392,778.07	\$389,645.74	Capital stock	\$ 75,000.00	\$ 75,000.00
Overdrafts	4,604.65	2,918.77	Surplus	50,000.00	50,000.00
Bonds and stocks ..	500.00	500.00	Undivided profits ..	6,236.88	2,624.06
Fur. and fix.	4,000.00	4,000.00	Due to banks	3,218.02	3,818.34
Banking house	6,000.00	6,000.00	Individual deposits..	82,680.64	87,894.21
Other real estate ..	550.00	550.00	Savings deposits	9,497.70	11,827.99
Due from banks	24,145.79	36,761.01	Time certificates	114,118.82	114,987.99
Currency	2,969.00	4,988.00	Cashier's checks	119.31	604.16
Gold	620.00	590.00	Bills payable	105,000.00	65,000.00
Silver, etc.,	979.08	1,152.77			
Cash items	8,724.78	14,650.46			
Total	\$445,866.37	\$411,751.75	Total	\$445,866.37	\$411,751.75

THE BANK OF JONESVILLE, JONESVILLE.

No. 89. Incorporated November 1, 1901.

C. M. McWHORTER, President.

A. J. WEIGHT, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 69,915.22	\$ 77,851.99	Capital stock	\$ 25,000.00	\$ 25,000.00
Overdrafts	1,738.10	8,684.69	Surplus	5,000.00	5,000.00
Fur. and fix.	500.00	500.00	Undivided profits ..	9,658.37	10,477.37
Banking house	1,425.00	1,425.00	Due to banks	1,162.53	2,989.96
Due from banks	11,807.08	6,300.83	Individual deposits..	34,027.69	38,308.82
Currency	1,557.00	2,327.00	Time certificates	10,966.24	11,811.17
Gold	1,260.00	1,330.00	Cashier's checks	41.98	107.90
Silver, etc.,	74.27	188.62	Bills payable	2,500.00	5,000.00
Cash items	80.09	82.09			
Total	\$ 88,851.76	\$ 98,190.22	Total	\$ 88,851.76	\$ 98,190.22

EVERYBODY'S BANK, JONESVILLE.

No. 201. Incorporated January 8, 1907.

T. M. LITTLEJOHN, President.

J. M. GAULT, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 51,524.49	\$ 50,606.55	Capital stock	\$ 25,000.00	\$ 25,000.00
Overdrafts	258.08	1,108.88	Surplus	2,250.00	2,250.00
Fur. and fix.	1,816.35	1,816.35	Undivided profits ..	2,426.44	3,163.15
Banking house	1,985.23	1,985.23	Due to banks	41.57	
Due from banks	11,932.73	26,586.98	Dividends unpaid ..		90.00
Currency	1,326.00	1,497.00	Individual deposits..	24,709.20	37,090.15
Gold	855.00	850.00	Time certificates	10,077.86	14,234.53
Silver, etc.,	811.04	426.86	Cashier's checks	44.55	208.99
Cash items	87.75	228.25	Bills payable	5,000.00	2,500.00
			Recording acct.		22.28
			Cash item		51.50
Total	\$ 69,549.62	\$ 84,605.60	Total	\$ 69,549.62	\$ 84,605.60

THE BANK OF KERSHAW, KERSHAW.

No. 188. Incorporated March 11, 1904.

JNO. T. STEVENS, President.

T. B. OLYBURN, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$189,616.64	\$194,704.12	Capital stock	\$ 50,000.00	\$ 50,000.00
Overdrafts	7,762.73	15,288.77	Surplus	25,000.00	25,000.00
Bonds and stocks ..	8,000.00	8,000.00	Undivided profits ..	21,816.96	23,266.07
Fur. and fix.	2,611.96	2,611.96	Due to banks	126.65	10,065.90
Banking house	10,060.46	10,060.46	Dividends unpaid ..	24.00	40.00
Due from banks	16,898.59	85,711.58	Individual deposits..	56,457.19	81,685.64
Currency	3,772.00	6,074.00	Time certificates	64,777.02	79,386.01
Gold	1,902.50	1,982.50	Cashier's checks	434.05	360.85
Silver, etc.,	441.78	548.40	Bills payable	20,000.00	8,000.00
Cash items	2,574.21	7,822.78			
Total	\$238,185.87	\$277,804.47	Total	\$238,185.87	\$277,804.47

THE PEOPLES BANK, KERSHAW.

No. 299. Incorporated January 26, 1911.

R. S. FLOYD, President.

H. S. OLYBURN, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 43,075.69	\$ 55,468.28	Capital stock	\$ 25,000.00	\$ 25,000.00
Overdrafts	591.67	2,132.09	Surplus	3,250.00	3,250.00
Fur. and fix.	2,803.42	2,803.42	Undivided profits ..	215.15	1,612.05
Banking house	5,074.97	5,074.97	Dividends unpaid ..	2.00	
Other real estate ..	1,960.25	1,960.25	Individual deposits..	18,413.69	42,414.23
Due from banks	2,800.15	15,128.81	Time certificates	7,699.48	9,423.70
Currency	900.00	3,018.00	Cashier's checks	419.71	301.85
Gold	865.00	875.00	Bills payable	5,000.00	5,000.00
Silver, etc.,	836.79	760.11			
Cash items	1,992.09	784.90			
Total	\$ 60,000.03	\$ 87,000.83	Total	\$ 60,000.03	\$ 87,000.83

THE BANK OF KINGSTREE, KINGSTREE.

No. 82. Incorporated June 12, 1901.

D. C. SCOTT, President.

T. W. FAIRBY, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$186,073.23	\$225,277.72	Capital stock	\$ 60,000.00	\$ 60,000.00
Overdrafts	1,903.12	2,412.69	Surplus	1,000.00	1,000.00
Fur. and fix.	2,283.78	2,283.78	Undivided profits ..	4,953.84	4,888.40
Banking house	2,155.71	2,155.71	Due to banks	3,153.09	1,007.86
Due from banks	18,672.93	19,879.82	Dividends unpaid ..	24.00	16.00
Currency	3,601.00	5,050.00	Individual deposits..	56,998.61	62,755.24
Gold	180.00	197.50	Savings deposits	84,440.79	97,016.97
Silver, etc.,	1,197.02	3,022.94	Cashier's checks	333.76	247.69
Cash items	2,832.30	1,602.00	Bills payable	7,500.00	35,000.00
Total	\$218,399.09	\$261,882.16	Total	\$218,399.09	\$261,882.16

THE BANK OF WILLIAMSBURG, KINGSTREE.

No. 172. Incorporated January 2, 1906.

C. W. STOLL, President.

E. C. EPPS, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$278,183.68	\$241,163.00	Capital stock	\$100,000.00	\$100,000.00
Overdrafts	621.15	8,472.38	Surplus fund	2,000.00	2,000.00
Bonds and stocks ..	1,041.99	1,041.99	Undivided profits ..	1,385.50	4,094.18
Fur. and Fix.	4,358.23	4,358.23	Due to banks	1,008.78	83.74
Banking house	9,813.13	9,813.13	Individual deposits..	74,232.88	83,266.47
Due from banks	31,510.68	16,337.27	Savings deposits.....	89,050.99	78,721.53
Currency	4,385.00	4,245.00	Cashier's checks	725.11	991.77
Gold	552.50	687.50	Bills payable	65,000.00	20,000.00
Silver, etc.	3,751.69	825.26			
Cash items	4,735.21	2,713.93			
Total	\$333,403.26	\$289,157.69	Total	\$333,403.26	\$289,157.69

THE WEE NEE BANK, KINGSTREE.

No. 274. Incorporated June 18, 1910.

HUGH McCUTCHEON, President.

L. O. LOVE, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 79,533.74	\$ 90,811.68	Capital stock	\$ 30,000.00	\$ 30,000.00
Overdrafts	809.79	2,602.30	Surplus fund	7,000.00	7,000.00
Fur. and Fix.	5,077.15	5,077.15	Undivided profits ..	390.41	930.29
Banking house	13,926.95	13,926.95	Due to banks	179.37	1,455.99
Due from banks	2,837.61	2,249.20	Individual deposits..	25,741.47	38,898.55
Currency	3,752.00	6,004.00	Savings deposits	38,076.37	43,785.28
Gold	100.00	100.00	Cashier's checks	35.00	244.80
Silver, etc.	2,008.04	1,509.57	Bills payable	7,000.00	
Cash items	377.34	34.06			
Total	\$108,422.62	\$122,314.91	Total	\$108,422.62	\$122,314.91

THE BANK OF KLINE, KLINE.

No. 314. Incorporated August 31, 1911.

B. M. JENKINS, SR., President.

VICTOR LEWIS, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 20,744.71	\$ 11,729.89	Capital stock	\$ 10,000.00	\$ 10,000.00
Overdrafts	105.98	326.84	Surplus fund	650.00	650.00
Fur. and Fix.	989.00	1,024.00	Undivided profits ..	1,563.49	1,591.54
Banking house	1,452.90	1,452.90	Individual deposits..	12,681.57	13,057.50
Other real estate		2,280.38	Savings deposits		1,000.00
Due from banks	4,416.66	8,661.06	Cashier's checks	169.30	469.67
Currency	276.00	1,033.00	Bills payable	3,000.00	
Silver, etc.	52.87	199.49			
Cash items	26.24	61.15			
Total	\$ 28,064.36	\$ 26,768.71	Total	\$ 28,064.36	\$ 26,768.71

THE BANK OF LAKE CITY, LAKE CITY.

No. 112. Incorporated May 21, 1908.

A. H. WILLIAMS, President.

W. M. SEVERANCE, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 81,519.82	\$161,988.44	Capital stock	\$ 25,000.00	\$ 25,000.00
Overdrafts	1,161.68	2,004.28	Surplus fund	12,500.00	12,500.00
Bonds and stocks ..	3,800.00	3,800.00	Undivided profits ..	3,106.06	4,835.89
Fur. and Fix.	1,348.19	1,348.19	Dividends unpaid ..	12.00	6.00
Other real estate	8,806.52	3,806.52	Individual deposits..	31,010.90	60,154.96
Due from banks	13,425.07	2,131.22	Savings deposits	13,476.58	9,275.87
Currency	1,500.00	2,235.00	Time certificates	2,255.00	2,742.90
Gold	50.00	15.00	Cashier's checks	177.06	529.78
Silver, etc.	518.14	395.14	Bills payable	20,000.00	63,000.00
Cash items	408.18	157.07			
Clearing house		219.54			
Total	\$107,537.60	\$178,045.40	Total	\$107,537.60	\$178,045.40

THE MERCHANTS AND PLANTERS BANK, LAMAR.

No. 254. Incorporated October 1, 1909.

DUNCAN MCKENZIE, President.

R. C. HUGGINS, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 83,392.68	\$ 89,196.71	Capital stock	\$ 25,000.00	\$ 25,000.00
Overdrafts	957.73	1,466.69	Surplus fund	10,750.00	9,500.00
Fur. and Fix.	1,329.88	1,329.88	Undivided profits ..	77.38	669.54
Banking house	2,387.31	2,387.31	Due to banks		852.11
Other real estate	1,281.10	1,281.10	Dividends unpaid ..	172.00	120.00
Due from banks	8,603.32	12,187.25	Individual deposits..	33,076.97	50,888.89
Currency	1,910.00	4,149.00	Savings deposits	16,067.51	19,914.14
Gold		87.50	Cashier's checks	141.74	545.74
Silver, etc.	351.58	371.49	Bills payable	15,000.00	5,000.00
Cash items	72.00	33.49			
Total	\$100,285.60	\$112,490.42	Total	\$100,285.60	\$112,490.42

THE PEOPLES BANK, LAMAR.

No. 345. Incorporated October 9, 1912.

D. T. McKEITHAN, President.

F. C. REEDY, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 29,491.72	\$ 28,992.96	Capital stock	\$ 15,000.00	\$ 15,000.00
Overdrafts	37.11	454.24	Surplus fund	351.37	351.37
Fur. and Fix.	1,200.00	1,222.80	Undivided profits ..	911.58	559.45
Banking house	2,000.00	2,000.00	Individual deposits..	33,459.26	48,513.46
Other real estate	1,807.78	1,807.78	Cashier's checks	157.63	794.30
Due from banks	12,309.38	15,408.15	Bills payable		5,000.00
Currency	698.00	2,453.00			
Gold	140.00	75.00			
Silver, etc.	479.57	544.54			
Cash items	1,216.28	17,260.11			
Total	\$ 49,879.84	\$ 70,213.58	Total	\$ 49,879.84	\$ 70,213.58

THE BANK OF LANCASTER, LANCASTER.

No. 33. Incorporated August 17, 1889.

LEROY SPRINGS, President.

GEO. W. WILLIAMS, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$436,287.30	\$471,846.25	Capital stock	\$ 50,000.00	\$ 50,000.00
Overdrafts	2,536.50	4,879.89	Surplus fund	100,000.00	100,000.00
Bonds and stocks	10,500.00	10,500.00	Undivided profits ..	25,900.84	27,762.66
Fur. and Fix.	1,000.00	1,000.00	Due to banks	437.95	2,759.88
Banking house	5,800.00	5,042.18	Individual deposits..	141,246.05	163,906.79
Other real estate	3,500.00	3,500.00	Savings deposits	81,481.66	86,588.61
Due from banks	72,590.98	89,838.42	Time certificates	72,608.30	72,387.30
Currency	18,759.00	19,097.00	Certified checks	25.12	160.53
Gold	4,000.00	4,045.00	Cashier's checks	355.61	635.03
Silver, etc.	1,806.14	2,491.84	Rediscounts	80,000.00	101,105.67
Cash items	860.86	1,527.50	Reserved interest ..	5,390.75	
			Other liabilities		5,462.11
			Reserved for taxes..		3,000.00
Total	\$557,440.78	\$618,768.08	Total	\$557,440.78	\$618,768.08

THE FARMERS BANK AND TRUST COMPANY, LANCASTER.

No. 222. Incorporated December 18, 1907.

W. T. GREGORY, President.

W. H. MILLEN, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$124,682.44	\$125,145.77	Capital stock	\$ 50,000.00	\$ 50,000.00
Overdrafts	2,608.81	3,769.81	Surplus fund	5,500.00	5,500.00
Fur. and Fix.	2,875.00	2,875.00	Undivided profits....	3,210.86	4,197.80
Other real estate	3,500.00	3,500.00	Individual deposits..	25,810.02	40,088.85
Due from banks	8,772.77	41,725.58	Time certificates	20,619.91	23,774.38
Currency	1,018.00	5,742.00	Certified checks		50.00
Gold	1,082.50	1,082.50	Cashier's checks	1,375.24	825.68
Silver, etc.	385.56	556.91	Rediscounts		6,000.00
Cash items	96.45	1,084.64	Bills payable	38,500.00	55,000.00
Total	\$145,016.08	\$185,431.71	Total	\$145,016.08	\$185,431.71

THE BANK OF LANDRUM, LANDRUM.

No. 240. Incorporated October 17, 1908.

H. B. CARLISLE, President.

ROY P. WHITLOCK, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 51,291.81	\$ 66,849.27	Capital stock	\$ 15,000.00	\$ 15,000.00
Overdrafts	22.88	44.49	Surplus fund	2,500.00	2,500.00
Banking house	3,500.00	3,500.00	Undivided profits	1,969.89	2,618.95
Other real estate	125.00	125.00	Individual deposits..	28,576.14	44,525.95
Due from banks	6,373.15	12,855.61	Time certificates	15,419.68	23,443.02
Currency	2,524.00	7,625.00	Cashier's checks	1,010.56	2,609.03
Gold	210.00	95.00			
Silver, etc.	429.43	102.58			
Total	\$ 64,476.27	\$ 90,696.95	Total	\$ 64,476.27	\$ 90,696.95

THE BANK OF LATTA, LATTA.

No. 120. Incorporated September 22, 1908.

L. H. SMITH, President.

W. G. SMITH, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$136,336.09	\$ 98,253.28	Capital stock	\$ 50,000.00	\$ 50,000.00
Overdrafts	48.63		Surplus fund	4,000.00	4,000.00
Fur. and Fix.	2,199.75	2,199.75	Undivided profits ..	2,306.52	1,523.35
Banking house	5,000.00	5,000.00	Individual deposits..	44,617.58	49,296.64
Other real estate		600.00	Demand certificates	8,449.08	7,444.08
Due from banks	14,884.65	6,257.88	Certified checks		45.00
Currency	1,044.00	800.00	Cashier's checks	68.52	
Gold	67.50	20.00	Bills payable	52,500.00	10,000.00
Silver, etc.	382.93	628.92			
Cash items	1,978.15	8,549.79			
Total	\$161,941.70	\$122,809.07	Total	\$161,941.70	\$122,809.07

THE FARMERS BANK, LAURENS.

No. 879. Incorporated March 12, 1914.

M. T. OWINGS, President.

R. F. JONES, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 72,125.39	\$ 76,857.85	Capital stock	\$ 50,000.00	\$ 50,000.00
Overdrafts	48.75	328.56	Surplus fund	500.00	500.00
Bonds and stocks ..	2,000.00	2,600.00	Undivided profits...	1,955.35	3,269.31
Fur. and Fix.	1,235.78	1,235.78	Individual deposits..	19,546.05	18,977.37
Due from banks	10,613.84	4,202.71	Savings deposits	1,532.27	1,919.72
Currency	2,792.00	1,856.00	Time certificates	4,238.00	3,682.76
Gold	50.00	85.00	Cashier's checks	212.91	201.67
Silver, etc.	99.21	81.88	Bills payable	11,000.00	8,500.00
Cash items	19.61				
School claims		182.95			
Time certificates		170.10			
Total	\$ 88,984.58	\$ 87,050.88	Total	\$ 88,984.58	\$ 87,050.88

THE LUCAS BANK, LAURENS.

No. 252. Incorporated September 18, 1909.

J. ADGER SMYTH, JR., President.

THOS. I. SWYGERT, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 24,824.58	\$ 22,557.69	Capital stock	\$ 5,000.00	\$ 5,000.00
Overdrafts	9.86		Surplus fund	4,500.00	4,500.00
Fur. and Fix.	750.00	750.00	Undivided profits ..	428.06	992.64
Due from banks	4,944.41	12,285.88	Individual deposits..	13,397.84	16,855.68
Currency	335.00	610.00	Savings deposits	7,545.94	8,844.93
Silver, etc.	100.85	138.78	Cashier's checks	150.40	148.60
Cash items	57.54				
Total	\$ 31,022.24	\$ 36,341.85	Total	\$ 31,022.24	\$ 36,341.85

THE PALMETTO BANK, LAURENS.

No. 190. Incorporated August 25, 1906.

J. J. PLUSS, President.

R. B. TERRY, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$162,575.13	\$144,368.28	Capital stock	\$ 50,000.00	\$ 50,000.00
Overdrafts	79.72	1,890.17	Surplus fund	15,000.00	15,000.00
Fur. and Fix.	2,816.92	2,816.92	Undivided profits ..	11,656.79	10,431.99
Banking house	4,200.00	4,550.00	Due to banks		2,281.16
Other real estate ...	2,500.00	3,282.00	Dividends unpaid ..	8.00	
Due from banks	8,679.00	8,588.96	Individual deposits..	33,077.42	40,184.90
Currency	2,107.00	8,219.00	Savings deposits	22,806.19	24,161.07
Gold	15.00		Time certificates	25,066.07	23,170.01
Silver, etc.	531.95	1,055.41	Cashier's checks	89.05	176.87
Cash items	698.80	5,685.26	Bills payable	28,500.00	10,000.00
Total	\$184,203.52	\$175,406.00	Total	\$184,203.52	\$175,406.00

THE PEOPLES LOAN AND EXCHANGE BANK, LAURENS

No. 19. Incorporated August 29, 1887.

W. A. WATTS, President.

O. W. TUNE, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$332,180.51	\$327,667.56	Capital stock	\$100,000.00	\$100,000.00
Overdrafts	887.16	5,676.47	Surplus fund	25,000.00	25,000.00
Bonds and stocks ..	25,000.00	25,000.00	Undivided profits ..	69,478.24	64,437.40
Fur. and Fix.	2,500.00	3,250.00	Due to banks	517.38	1,770.64
Banking house	10,000.00	10,000.00	Dividends unpaid ..	200.00	40.00
Due from banks	22,645.59	18,478.91	Individual deposits..	96,094.87	99,004.39
Currency	7,324.00	11,287.00	Savings deposits	8,938.56	9,731.81
Gold	270.00	220.00	Time certificates	91,309.73	94,274.40
Silver, etc.	615.09	2,302.60	Cashier's checks	468.38	286.27
Cash items	1,390.14	2,112.07	Bills payable	10,000.00	10,000.00
Total	\$402,812.49	\$405,994.61	Reserve fund	1,405.33	1,449.70
Total	\$402,812.49	\$405,994.61	Total	\$402,812.49	\$405,994.61

THE FARMERS AND MERCHANTS BANK, LIBERTY.

No. 241. Incorporated May 31, 1909.

T. N. HUNTER, President.

W. H. CHAPMAN, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 49,721.97	\$ 54,743.48	Capital stock	\$ 15,000.00	\$ 15,000.00
Overdrafts	573.93	889.52	Surplus fund	1,300.00	1,300.00
Fur. and fix.	1,656.46	1,656.46	Undivided profits ..	65.71	376.90
Banking house	1,791.79	1,791.79	Due to banks	121.04	/
Due from banks	1,577.57	2,117.91	Individual deposits..	22,873.59	31,105.46
Currency	953.00	2,990.00	Time certificates	6,963.14	10,091.12
Silver, etc.,	484.24	227.11	Cashier's checks	201.83	434.68
Cash items	1,266.35	3,391.89	Bills payable	11,500.00	9,500.00
Total	\$ 58,025.31	\$ 67,808.16	Total	\$ 58,025.31	\$ 67,808.16

THE LIBERTY BANK, LIBERTY.

No. 87. Incorporated September 3, 1901.

J. F. BANISTER, President.

Condition	Mar. 4	Nov. 10
RESOURCES.		
Loans	\$ 79,391.72	\$ 82,392.26
Overdrafts	229.72	220.31
Bonds and stock	1.00	1.00
Fur. and fix.	1,834.18	1,834.18
Banking house	1,543.82	1,543.82
Other real estate	1,137.00	1,037.00
Due from banks	5,990.58	6,163.91
Currency	78.00	2,330.00
Gold		45.00
Silver, etc.,	341.37	853.35
Cash items	1,735.99	1,077.71
Total	\$ 92,283.38	\$ 96,988.54

Condition	Mar. 4	Nov. 10
LIABILITIES.		
Capital stock	\$ 25,000.00	\$ 25,000.00
Surplus fund	6,250.00	6,250.00
Undivided profits...	2,501.32	582.90
Individual deposits..	17,830.89	31,574.90
Time certificates	12,673.44	15,151.51
Cashier's checks	27.73	439.23
Bills payable	18,000.00	18,000.00
Total	\$ 92,283.38	\$ 96,988.54

THE FARMERS AND MERCHANTS BANK, LITTLE MOUNTAIN .

No. 212. Incorporated August 14, 1907.

J. M. SEASE, President.

Condition	Mar. 4	Nov. 10
RESOURCES.		
Loans	\$ 61,118.25	\$ 54,133.20
Overdrafts	112.93	143.75
Bonds and stock	6,700.00	6,600.00
Fur. and fix.	1,581.11	1,581.11
Banking house	1,806.93	1,806.93
Due from banks	4,568.45	3,036.35
Currency	1,102.00	953.00
Silver, etc.,	251.61	179.25
Total	\$ 77,241.27	\$ 68,433.59

W. A. COUNTS, Cashier.

Condition	Mar. 4	Nov. 10
LIABILITIES.		
Capital stock	\$ 20,000.00	\$ 20,000.00
Surplus fund	6,000.00	6,000.00
Undivided profits	3.00	3.00
Individual deposits..	20,557.07	24,701.48
Time certificates	11,662.40	11,478.78
Cashier's checks	447.27	903.90
Bills payable	18,000.00	5,000.00
Total	\$ 77,241.27	\$ 68,433.59

THE BANK OF LITTLE RIVER, LITTLE RIVER.

No. 290. Incorporated November 4, 1910.

R. R. STONE, President.

Condition	Mar. 4	Nov. 10
RESOURCES.		
Loans	\$ 32,463.07	\$ 30,280.63
Fur. and fix.	325.80	325.80
Banking house	1,250.00	1,250.00
Other real estate		1,441.80
Due from banks	962.03	7,409.62
Currency	1,256.00	271.00
Gold	12.50	22.50
Silver, etc.,	45.99	450.34
Cash items	917.24	407.99
Total	\$ 37,232.63	\$ 41,859.68

MOORE THOMPSON, Cashier.

Condition	Mar. 4	Nov. 10
LIABILITIES.		
Capital stock	\$ 10,000.00	\$ 10,000.00
Surplus fund	2,000.00	2,000.00
Undivided profits	537.89	326.23
Dividends unpaid	21.00	2.00
Individual deposits..	7,089.46	9,128.57
Savings deposits	11,543.61	10,314.78
Cashier's checks	40.67	88.10
Bills payable	6,000.00	10,000.00
Total	\$ 37,232.63	\$ 41,859.68

THE BANK OF LITTLE ROCK, LITTLE ROCK.

No. 273. Incorporated April 30, 1910.

J. S. THOMPSON, President.

J. H. MEADOWS, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 48,324.87	\$ 33,925.12	Capital stock	\$ 20,000.00	\$ 20,000.00
Overdrafts	121.86	81.88	Surplus fund	3,846.28	3,846.28
Fur. and fix.	1,049.06	1,049.06	Undivided profits ..	1,866.49	1,046.51
Due from banks	13,114.85	13,842.29	Individual deposits..	20,998.57	27,350.37
Currency	1,843.00	375.00	Time certificates	128.50	141.00
Gold	12.50		Cashier's checks	15.00	236.93
Silver, etc.,	395.20	566.22	Bills payable	18,500.00	
Cash items	205.00	1,626.79			
Contingent assets ..	289.00	654.73			
Total	\$ 64,854.84	\$ 52,121.09	Total	\$ 64,854.84	\$ 52,121.09

THE BANK OF LODGE, LODGE.

No. 356. Incorporated November 5, 1912.

W. M. MOORE, President.

B. K. SANDERS, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 16,426.87	\$ 7,971.90	Capital stock	\$ 9,200.00	\$ 9,200.00
Overdrafts	401.50	667.49	Surplus fund	1,200.00	985.60
Fur. and fix.	2,259.17	2,344.27	Undivided profits ..	358.27	
Banking house	1,500.00	1,500.00	Individual deposits..	2,694.29	2,681.17
Due from banks	2,892.57	1,014.90	Savings deposits	3,768.75	764.30
Currency	528.00	556.00	Time certificates	69.72	
Gold		175.00	Cashier's checks	255.80	12.87
Silver, etc.,	79.09	97.79	Bills payable	8,000.00	10,902.08
Cash items	496.50	767.31			
Expense acct.	477.70	1,860.18			
Interest paid	254.75				
Int. earned 1914....	230.68				
Short acct. covered by bond		7,591.18			
Total	\$ 25,546.83	\$ 24,546.02	Total	\$ 25,546.83	\$ 24,546.02

THE BANK OF LORIS.

No. 209. Incorporated June 24, 1907.

P. S. COOPER, President.

D. K. McDUFFIE, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 41,230.62	\$ 36,278.90	Capital stock	\$ 10,000.00	\$ 10,000.00
Overdrafts	30.76	169.90	Surplus fund	2,500.00	2,500.00
Fur. and fix.	2,236.70	2,236.70	Undivided profits ..	637.33	
Banking house	2,000.00	2,000.00	Dividends unpaid ..	200.00	
Other real estate	14,802.73	14,802.73	Individual deposits..	14,782.61	21,464.50
Due from banks	4,376.24	3,394.21	Savings deposits	38.37	39.37
Currency	266.00	393.00	Time certificates	7,046.56	8,306.38
Gold	20.00	40.00	Certified checks	25.00	1,819.30
Silver, etc.,	177.24	90.52	Cashier's checks	161.25	791.08
Cash items	492.90	372.63	Rediscounts	9,191.57	5,000.00
Under profits		142.04	Bills payable	21,050.00	10,000.00
Total	\$ 65,633.19	\$ 59,920.63	Total	\$ 65,633.19	\$ 59,920.63

THE LOWNDESVILLE BANKING COMPANY, LOWNDESVILLE.

No. 148. Incorporated March 16, 1905.

B. F. MAULDIN, President.**R. H. MOSELEY, Cashier.**

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 42,192.94	\$ 43,394.91	Capital stock	\$ 12,500.00	\$ 12,500.00
Overdrafts	3,747.26	5,301.93	Surplus fund	4,000.00	4,000.00
Fur. and fix.	1,400.00	1,400.00	Undivided profits ..	368.71	
Banking house	1,350.00	1,350.00	Due to banks	726.79	
Due from banks	4,770.35	15,807.18	Dividends unpaid ..	8.00	
Currency	287.00	335.00	Individual deposits..	17,120.66	35,859.88
Gold	121.00	78.50	Savings deposits	11,840.43	10,615.75
Silver, etc.,	11.48	208.81	Time certificates	7,187.74	5,496.82
Cash items	3,276.14	4,511.53	Cashier's checks	403.84	926.00
Expense		510.04	Bills payable	3,000.00	3,500.00
Total	\$ 57,156.17	\$ 72,897.90	Total	\$ 57,156.17	\$ 72,897.90

THE BANK OF LYDIA, LYDIA.

No. 347. Incorporated October 5, 1912.

B. S. JOSEY, President.**T. B. HOLCOMBE, Cashier.**

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 31,482.62	\$ 31,371.07	Capital stock	\$ 7,970.00	\$ 8,120.00
Overdrafts	1,475.97	211.39	Surplus fund	1,027.20	1,027.20
Fur. and fix.	1,176.87	1,182.87	Undivided profits ..	113.51	973.98
Banking house	2,542.75	2,735.70	Individual deposits..	34,397.28	48,020.47
Due from banks	3,365.55	14,811.88	Cashier's checks		263.91
Currency	1,477.00	1,109.00			
Gold	15.00	5.00			
Silver, etc.,	384.85	358.87			
Cash items	1,088.33	91.75			
Expense acct.	490.05	1,358.05			
Cotton acct.		5,170.48			
Total	\$ 43,507.99	\$ 58,405.56	Total	\$ 43,507.99	\$ 58,405.56

THE BANK OF LYNCHBURG, LYNCHBURG.

No. 213. Incorporated August 21, 1907.

T. N. GRIFFIN, President.**C. E. TIMMONS, Cashier.**

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 80,146.76	\$ 68,402.23	Capital stock	\$ 20,000.00	\$ 20,000.00
Overdrafts	508.08	377.00	Surplus fund	8,000.00	8,000.00
Fur. and fix.	600.00	600.00	Undivided profits ..	2,883.96	3,130.19
Banking house	1,800.00	1,800.00	Due to banks		2,689.20
Due from banks	7,920.10	6,994.70	Individual deposits..	19,760.41	35,393.66
Currency	1,182.00	3,567.00	Savings deposits	5,971.78	7,730.54
Gold	45.00	25.00	Cashier's checks	232.05	401.47
Silver, etc.,	453.78	577.13	Bills payable	36,000.00	5,000.00
Cotton	120.48				
Total	\$ 92,848.20	\$ 82,343.06	Total	\$ 92,848.20	\$ 82,343.06

THE BANK OF CLARENDON, MANNING.

No. 116. Incorporated July 23, 1903.

J. A. WEINBERG, President.

J. T. STUKES, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$180,951.45	\$198,882.43	Capital stock	\$ 25,000.00	\$ 25,000.00
Overdrafts	108.52	1,522.12	Surplus fund	28,500.00	28,500.00
Fur. and fix.	450.00	450.00	Undivided profits ..	5,008.47	8,966.39
Banking house	2,500.00	2,500.00	Individual deposits..	142,065.38	162,482.67
Due from banks	41,597.72	37,804.41	Savings deposits	25,240.47	23,861.56
Currency	2,000.00	3,188.00	Reserve fund	3,000.00	3,000.00
Gold	215.00	402.50	Other liabilities	5.63	181.51
Silver, etc.,	417.26	373.89	Reserve for int.	436.54	
Cash items	2,016.54	6,868.78			
Total	\$230,256.49	\$251,992.13	Total	\$230,256.49	\$251,992.13

THE BANK OF MANNING, MANNING.

No. 35. Incorporated October 11, 1889.

A. LEVI, President.

JOSEPH SPROTT, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$261,681.39	\$277,773.54	Capital stock	\$ 40,000.00	\$ 40,000.00
Overdrafts	1,267.95		Surplus fund	60,000.00	60,000.00
Fur. and fix.	500.00	500.00	Undivided profits ..	26,501.76	35,772.62
Banking house	4,500.00	4,500.00	Individual deposits..	131,073.32	112,312.54
Due from banks	76,077.66	35,185.58	Savings deposits	71,254.12	79,765.72
Currency	2,055.00	6,155.00	Bills payable	18,000.00	
Gold	65.00	160.00			
Silver, etc.,	506.90	337.93			
Cash items	175.80	3,238.83			
Total	\$346,829.70	\$327,850.88	Total	\$346,829.70	\$327,850.88

THE HOME BANK AND TRUST CO., MANNING.

No. 304. Incorporated March 3, 1911.

CHARLTON DuRANT, President.

T. M. WELLS, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 78,093.36	\$ 79,045.65	Capital stock	\$ 19,350.00	\$ 19,350.00
Overdrafts	590.56	2,531.70	Surplus fund	2,000.00	2,000.00
Fur. and fix.	2,403.94	2,403.94	Undivided profits ..	1,798.67	2,750.05
Banking house	5,595.42	5,595.42	Individual deposits..	52,505.01	57,173.95
Due from banks	6,310.48	6,863.25	Savings deposits	13,764.95	13,755.49
Currency	1,290.00	1,988.00	Cashier's checks	172.68	152.96
Gold	95.00	165.00	Rediscounts	5,498.85	
Silver, etc.,	198.01	401.39	Bills payable		5,000.00
Cash items	503.69	1,150.35	Cash, long	60.00	28.95
Other resources	69.70	66.70			
Total	\$ 95,150.16	\$100,211.40	Total	\$ 95,150.16	\$100,211.40

THE PEOPLES BANK OF MANNING, MANNING.

No. 393. Incorporated February 16, 1911.

W. C. DAVIS, President.

R. O. WELLS, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 57,854.79	\$ 64,911.27	Capital stock	\$ 25,000.00	\$ 25,000.00
Overdrafts	169.67	1,225.02	Surplus fund	3,000.00	3,000.00
Fur. and fix.	1,855.10	1,885.10	Undivided profits ..	1,323.15	2,211.72
Banking house	6,144.90	6,144.90	Dividends unpaid ..	7.50	
Due from banks	15,008.23	11,023.23	Individual deposits..	42,198.75	46,280.51
Currency	1,065.00	1,338.00	Savings deposits	11,692.82	11,850.90
Gold	55.00	95.00	Cashier's checks	105.23	63.17
Silver, etc.,	559.44	535.91			
Cash items	47.05	877.87			
Clearing house	568.27				
Total	\$ 83,327.45	\$ 88,406.30	Total	\$ 83,327.45	\$ 88,406.30

THE FARMERS AND MERCHANTS BANK, MARION (and its Branches.)

No. 104. Incorporated January 14, 1903.

W. H. CROSS, President.

P. C. EVANS, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$595,123.47	\$547,158.96	Capital stock	\$100,000.00	\$100,000.00
Overdrafts	50.23	714.95	Surplus fund	75,000.00	75,000.00
Bonds and stock ..	22,700.00	22,700.00	Undivided profits ..	52,107.87	41,116.78
Fur. and fix.	243.55	243.55	Due to banks	2,894.11	1,390.97
Banking house	7,000.00	7,000.00	Individual deposits..	253,814.74	282,925.52
Other real estate ..	2,048.79	2,048.79	Savings deposits	6,265.71	6,434.68
Due from banks	39,210.03	60,668.94	Time certificates	83,225.61	81,574.27
Currency	5,440.00	4,979.00	Certified checks	151.35	81.15
Gold	2,935.00	3,115.00	Cashier's checks	886.50	1,102.39
Silver, etc.,	1,781.64	3,864.42	Rediscounts	2,000.00	6,964.83
Cash items	2,948.07	24,291.87	Bills payable	97,000.00	73,500.00
Total	\$679,480.78	\$676,285.48	Total	\$679,480.78	\$676,285.48

THE PLANTERS BANK, MARION.

No. 313. Incorporated August 21, 1911.

W. S. FOXWORTH, President.

H. A. LEWIS, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$184,468.95	\$174,300.75	Capital stock	\$ 40,000.00	\$ 40,000.00
Overdrafts	532.81	196.96	Surplus fund	3,100.00	3,100.00
Fur. and fix.	1,900.00	2,000.00	Undivided profits ..	15,785.87	14,040.93
Other real estate ..	2,719.51	2,696.20	Due to banks	138.89	246.92
Due from banks	8,911.34	9,530.98	Individual deposits..	55,520.72	69,058.53
Currency	3,353.00	3,544.00	Time certificates	40,979.75	46,038.40
Gold	402.50	502.50	Cashier's checks	1,196.09	5.69
Silver, etc.,	1,131.42	2,210.41	Rediscounts	7,500.00	2,000.00
Cash items	436.39	106.44	Bills payable	40,000.00	21,000.00
Clearing house	365.40	402.13			
Total	\$204,221.32	\$195,490.47	Total	\$204,221.32	\$195,490.47

THE BANK OF MAYESVILLE, MAYESVILLE.

No. 94. Incorporated September 27, 1902.

R. I. MANNING, President.

C. E. MAYES, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$109,255.69	\$ 98,233.21	Capital stock	\$ 25,000.00	\$ 25,000.00
Overdrafts	552.30	5,486.28	Surplus fund	12,500.00	12,500.00
Fur. and fix.	2,255.42	2,255.42	Undivided profits ..	2,126.86	1,675.78
Banking house	1,676.00	1,676.00	Due to banks	1,489.25	4,846.20
Due from banks	5,648.00	1,355.26	Dividends unpaid ..	10.00	14.00
Currency	465.00	4,433.00	Individual deposits..	32,315.78	48,957.04
Silver, etc.,	380.15	1,151.32	Savings deposits	16,417.69	17,898.84
Cash items	738.27	289.98	Cashier's checks	106.25	42.60
Clearing house	2,000.00	1,054.04	Bills payable	33,000.00	5,000.00
Total	\$122,965.83	\$115,934.46	Total	\$122,965.83	\$115,934.46

THE CITIZENS BANK, MAYESVILLE.

No. 381. Incorporated April 15, 1914.

C. G. ROWLAND, President.

D. R. LIDE, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 13,456.89	\$ 8,785.00	Capital stock	\$ 15,000.00	\$ 10,000.00
Overdrafts	48.90	4,419.30	Undivided profits ..	772.83	958.36
Fur. and fix.	480.43	580.43	Individual deposits..	10,749.31	11,418.05
Due from banks	16,348.58	10,294.53	Savings deposits	4,332.40	3,866.72
Currency	289.00	1,555.00	Cashier's checks	20.00	27.35
Gold	80.000	10.00			
Silver, etc.,	84.09	134.25			
Cash items	66.70	491.97			
Clearing house	20.00				
Total	\$ 30,874.54	\$ 26,270.48	Total	\$ 30,874.54	\$ 26,270.48

THE FARMERS AND MERCHANTS BANK, MONCK'S CORNER.

No. 286. Incorporated.

E. P. GRICE, President.

W. W. ALTMAN, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 30,769.68	\$ 53,249.32	Capital stock	\$ 15,000.00	\$ 15,000.00
Overdrafts	1,087.14	959.76	Undivided profits ..	3,840.53	3,990.36
Bonds and stocks ..	1,333.33	1,333.33	Due to banks	597.25	1,070.06
Fur. and fix.	929.65	850.00	Individual deposits..	28,794.01	19,152.56
Banking house	913.53	900.00	Savings deposits	1,939.74	3,783.40
Other real estate ..	1,650.00	1,650.00	Cashier's checks	22.00	36.75
Due from banks	8,085.38	16.11	Rediscounts		18,000.00
Currency	3,614.00	1,094.00	Cashier, in trust	587.57	687.57
Silver, etc.,	713.19	112.10			
Cash items	129.13				
Bills rec. suspense..	1,337.00	1,337.00			
Customer's acct. sus.	219.07	219.07			
Total	\$ 50,781.10	\$ 61,720.70	Total	\$ 50,781.10	\$ 61,720.70

THE BANK OF MOUNTVILLE, MOUNTVILLE.

No. 323. Incorporated February 1, 1912.

J. Y. BRYSON, President.

C. M. FULLER, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 44,515.40	\$ 42,737.95	Capital stock	\$ 20,250.00	\$ 20,250.00
Overdrafts	71.03	229.28	Surplus fund	4,500.00	4,500.00
Fur. and fix.	1,500.00	1,500.00	Undivided profits ..	851.33	
Banking house	2,000.00	2,000.00	Individual deposits..	11,256.63	25,902.30
Due from banks	6,193.48	8,869.02	Time certificates	2,553.68	3,156.68
Currency	705.00	1,705.00	Cashier's checks	289.60	170.53
Gold	10.00	20.00	Bills payable	16,000.00	4,000.00
Silver, etc.,	129.83	276.36			
Cash items	76.50	276.50			
Expense		365.40			
Total	\$ 55,201.24	\$ 57,979.51	Total	\$ 55,201.24	\$ 57,979.51

THE BANK OF MT. CARMEL, MT. CARMEL.

No. 180. Incorporated March 21, 1906.

B. F. MAULDIN, President.

J. W. BOYD, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 13,732.28	\$ 14,607.28	Capital stock	\$ 10,000.00	\$ 10,000.00
Overdrafts	199.95	642.95	Surplus fund	1,475.00	1,475.00
Fur. and fix.	1,725.00	1,725.00	Due to banks	30.19	
Banking house	1,500.00	1,500.00	Individual deposits..	7,109.23	12,666.30
Due from banks	1,611.10	10,425.04	Time certificates	912.73	1,034.43
Currency	209.00	945.00	Cashier's checks	42.25	275.32
Silver, etc.,	270.08	333.02	Bills payable		5,000.00
Expense	321.99	272.76			
Total	\$ 19,569.40	\$ 30,451.05	Total	\$ 19,569.40	\$ 30,451.05

THE BANK OF RUBY AND MT. CROGAN, MT. CROGAN.

No. 355. Incorporated November 6, 1912.

R. E. RIVERS, President.

M. L. RALEY, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 62,558.60	\$ 46,976.20	Capital stock	\$ 25,000.00	\$ 25,000.00
Overdrafts	3,215.18	2,139.33	Surplus fund	2,000.00	2,000.00
Bonds and stock ..	250.00	250.00	Undivided profits ..	984.36	1,467.91
Fur. and fix.	1,696.61	1,696.61	Due to banks	3,201.08	3,377.40
Banking house	6,018.57	6,018.57	Individual deposits..	19,555.44	26,241.62
Other real estate	377.75	4,644.91	Cashier's checks	243.84	397.10
Due from banks	5,023.45	5,015.42	Rediscounts	1,905.27	
Currency	762.00	896.00	Bills payable	28,500.00	15,000.00
Silver, etc.,	65.46	61.20			
Cash items	453.42	139.39			
Demands loans		5,541.45			
Cash Ruby office....	968.95	104.95			
Total	\$ 81,389.99	\$ 73,484.03	Total	\$ 81,389.99	\$ 73,484.03

THE BANK OF MULLINS, MULLINS.

No. 65. Incorporated July 28, 1899.

HENRY MULLINS, President.**W. McG. BUCK, Cashier.**

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$147,756.72	\$119,958.32	Capital stock	\$ 26,500.00	\$ 26,500.00
Overdrafts	213.69	1,448.91	Surplus fund	26,500.00	26,500.00
Bonds and stocks ..	6,925.00	11,705.00	Undivided profits ..	10,980.98	12,894.86
Fur. and fix.	500.00	500.00	Dividends unpaid ..	80.00	
Banking house	4,500.00	4,500.00	Individual deposits..	78,993.42	80,129.37
Due from banks	20,742.03	29,623.84	Savings deposits	28.71	28.71
Currency	8,677.00	5,041.00	Time certificates	29,171.11	25,780.26
Gold	102.50	170.00	Cashier's checks	109.55	1,597.97
Silver, etc.,	698.87	679.96	Rediscunts	15,473.91	
Cash items	90.32	108.37	Reserve for int.....	2,418.45	1,084.12
Building acct.		779.89			
Total	\$185,206.18	\$174,514.79	Total	\$185,206.18	\$174,514.79

THE MERCHANTS AND PLANTERS BANK, MULLINS.

No. 142. Incorporated January 2, 1905.

J. P. COOPER, President.**N. H. JENERETTE, Cashier.**

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$169,332.19	\$149,711.13	Capital stock	\$ 25,000.00	\$ 25,000.00
Overdrafts	116.31	1,818.40	Surplus fund	12,500.00	12,500.00
Fur. and fix.	1,200.00	1,200.00	Undivided profits ..	3,382.86	3,102.57
Banking house	2,000.00	2,000.00	Due to banks	3,536.00	10,868.32
Other real estate ..	2,000.00	2,000.00	Individual deposits..	84,693.16	70,407.61
Due from banks	22,108.81	6,123.26	Savings deposits		6.21
Currency	2,295.00	1,671.00	Time certificates	15,305.06	14,467.08
Gold	275.00	290.00	Cashier's checks	25.00	215.00
Silver, etc.,	1,155.52	2,049.03	Rediscunts	29,864.50	36,014.00
Cash items	3,823.75	163.11	Bills payable	80,000.00	
Cotton acct.		5,554.86			
Total	\$204,306.58	\$172,580.79	Total	\$204,306.58	\$172,580.79

THE STATE BANK OF McBEE, McBEE.

No. 300. Incorporated October 3, 1910.

J. D. INGRAM, President.**F. E. KERR, Cashier.**

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 52,431.02	\$ 42,301.08	Capital stock	\$ 10,000.00	\$ 10,000.00
Overdrafts	515.56	3,047.55	Surplus fund	6,000.00	6,000.00
Fur. and fix.	1,167.37	1,311.73	Undivided profits ..	1,870.51	2,647.31
Banking house	1,420.00	1,420.00	Individual deposits..	31,080.57	30,161.31
Other real estate ..		13,835.03	Time certificates	9,852.05	17,113.05
Due from banks	831.44	9,069.66	Cashier's checks	101.35	194.35
Currency	590.00	1,500.00	Bills payable		7,500.00
Silver, etc.,	576.79	712.49			
Cash items	1,062.46	877.74			
Cotton on hand.....	309.84	40.74			
Total	\$ 58,904.48	\$ 73,616.02	Total	\$ 58,904.48	\$ 73,616.02

THE BANK OF McCLELLANVILLE, McCLELLANVILLE.

No. 352. Incorporated October 29, 1912.

R. M. LOFTON, President.

L. F. POWELL, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 20,398.59	\$ 29,022.81	Capital stock	\$ 15,000.00	\$ 15,000.00
Overdrafts		89.12	Surplus fund	500.00	500.00
Fur. and fix.	1,754.43	1,754.43	Undivided profits ..	167.57	1,288.69
Other real estate ..	300.00	300.00	Due to banks	1,500.00	
Due from banks	6,698.28	2,814.55	Individual deposits..	5,788.99	5,709.23
Gold	25.00	45.00	Savings deposits	7,805.48	8,327.68
Currency	1,158.00	696.00	Bills payable		4,000.00
Silver, etc.,	22.74	108.69			
Total	\$ 30,257.04	\$ 34,775.60	Total	\$ 30,257.04	\$ 34,775.60

THE BANK OF McCOLL, McCOLL.

No. 59. Incorporated September 24, 1897.

T. B. GIBSON, President.

A. K. ODOM, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$200,413.87	\$185,311.25	Capital stock	\$ 50,000.00	\$ 50,000.00
Overdrafts	1,294.73	1,234.52	Surplus fund	12,500.00	12,500.00
Fur. and fix.	2,000.00	2,000.00	Undivided profits ..	7,258.32	2,578.57
Banking house	1,200.00	1,200.00	Due to banks		218.83
Due from banks	11,820.19	13,330.69	Individual deposits..	77,232.46	109,245.57
Currency	1,812.00	2,360.00	Savings deposits	21,072.61	22,211.79
Gold	42.50	85.00	Cashier's checks	75.36	218.83
Silver, etc.,	1,040.04	1,243.63	Rediscounts	6,650.00	8,500.00
Cash items	665.42	3,756.50	Bills payable	45,000.00	10,000.00
Total	\$219,788.75	\$210,471.59	Total	\$219,788.75	\$210,471.59

THE FARMERS AND MERCHANTS BANK, McCOLL.

No. 257. Incorporated November 2, 1909.

W. H. FLETCHER, President.

S. E. LILES, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 92,805.44	\$ 96,852.74	Capital stock	\$ 25,000.00	\$ 25,000.00
Overdrafts	574.49	1,860.36	Surplus fund	3,500.00	3,500.00
Fur. and fix.	2,500.00	2,500.00	Undivided profits ..	1,698.10	773.59
Banking house	3,931.68	4,000.00	Individual deposits..	31,916.67	31,502.37
Due from banks	10,632.15	5,612.54	Savings deposits	2,500.00	7,109.56
Currency	15.00	1,729.00	Time certificates	4,572.15	5,066.11
Gold	30.00	65.00	Cashier's checks	14.12	197.88
Silver, etc.,	611.99	500.63	Bills payable	42,000.00	40,000.00
Cash items	100.29	29.24			
Total	\$111,201.04	\$113,149.51	Total	\$111,201.04	\$113,149.51

THE BANK OF McCORMICK, McCORMICK.

No. 80. Incorporated February 9, 1901.

B. F. MAULDIN, President.

J. E. BRITT, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$219,523.47	\$204,180.90	Capital stock	\$ 6,800.00	\$ 6,800.00
Overdrafts	6,867.27	17,003.53	Surplus fund	3,200.00	3,200.00
Fur. and fix.	500.00	500.00	Undivided profits ..	4,197.04	12,045.27
Banking house	1,500.00	1,500.00	Due to banks	85.38	
Other real estate ..	2,900.00	2,927.00	Dividends unpaid ..	3,152.00	108.00
Due from banks	5,059.62	33,003.75	Individual deposits..	45,541.59	65,180.63
Currency	3,190.00	2,433.00	Time certificates	16,127.42	16,940.06
Gold	25.00		Cashier's checks	110.82	1,160.92
Silver, etc.,	383.81	457.47	Bills payable	71,125.00	67,500.00
Cash items	335.58	979.23			
Total	\$240,289.25	\$262,984.88	Total	\$240,289.25	\$262,984.88

THE FARMERS BANK, McCORMICK.

No. 198. Incorporated December 26, 1906.

J. B. HARMON, President.

F. C. ROBINSON, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 68,432.86	\$ 69,325.41	Capital stock	\$ 25,000.00	\$ 25,000.00
Overdrafts	2,679.30	2,232.54	Surplus fund	6,250.00	6,250.00
Fur. and fix.	2,500.00	2,500.00	Undivided profits ..	1,961.93	3,510.94
Banking house	3,000.00	3,000.00	Dividends unpaid ..	152.00	28.00
Due from banks	8,041.68	41,704.24	Individual deposits..	24,077.09	46,757.70
Currency	1,433.00	1,768.00	Time certificates	23,466.27	24,747.55
Silver, etc.,	88.65	62.24	Cashier's checks	273.20	220.66
Demands loans		5,922.42	Bills payable	5,000.00	20,000.00
Total	\$ 86,180.49	\$126,514.85	Total	\$ 86,180.49	\$126,514.85

THE BANK NEESES, NEESES.

No. 283. Incorporated June 28, 1910.

D. D. DAVIS, President.

B. S. COGBURN, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 22,510.70	\$ 16,902.04	Capital stock	\$ 10,000.00	\$ 10,000.00
Overdrafts	475.11	359.46	Surplus fund	1,100.00	1,200.00
Fur. and fix.	1,180.00	1,200.00	Undivided profits ..	1,273.34	794.82
Banking house	1,200.00	1,200.00	Individual deposits..	6,886.46	19,138.72
Due from banks	4,407.25	20,152.98	Savings deposits	4,756.81	9,220.15
Currency	1,450.00	830.00	Cashier's checks	24.55	835.04
Gold	150.00	105.00	Bills payable	8,097.10	
Silver, etc.,	91.80	104.36			
Cash items	673.40	354.89			
Total	\$ 32,138.26	\$ 41,188.73	Total	\$ 32,138.26	\$ 41,188.73

THE COMMERCIAL BANK, NEWBERRY.

No. 57. Incorporated March 14, 1896.

JNO. M. KINARD, President.

J. Y. McFALL, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$345,432.11	\$480,814.58	Capital stock	\$ 50,000.00	\$ 50,000.00
Overdrafts	1,768.70	5,282.57	Surplus fund	40,000.00	40,000.00
Other real estate	16,072.25	16,072.25	Undivided profits ..	84,212.64	38,416.25
Due from banks	92,974.83	78,792.17	Due to banks	2,030.80	4,038.86
Currency	12,271.00	6,962.00	Dividends unpaid ..	1,727.00	2,069.00
Gold	2,870.00	2,245.00	Individual deposits..	92,801.18	159,530.53
Silver, etc.,	1,906.87	1,466.69	Savings deposits ..	252,577.80	278,245.55
Cash items	1,194.45	1,402.85	Cashier's checks ..	41.79	187.42
			Bills payable		20,000.00
Total	\$478,390.21	\$592,487.61	Total	\$478,390.21	\$592,487.61

THE EXCHANGE BANK OF NEWBERRY, NEWBERRY.

No. 154. Incorporated July 24, 1905.

H. L. PARR, President.

M. L. SPEARMAN, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$233,460.47	\$279,902.11	Capital stock	\$ 50,000.00	\$ 50,000.00
Overdrafts	3,227.26	6,029.49	Surplus fund	10,000.00	12,000.00
Bonds and stocks ..	800.00	800.00	Undivided profits ..	1,072.77	1,753.87
Fur. and fix.	4,000.00	4,000.00	Due to banks	1,115.09	1,114.33
Other real estate ..	5,500.00	5,500.00	Dividends unpaid ..	252.50	306.50
Due from banks	41,144.45	10,412.93	Individual deposits..	116,992.53	150,546.20
Currency	4,144.00	7,080.00	Savings deposits ..	65,809.12	57,873.19
Gold	44.50	192.00	Cashier's checks ..	89.54	117.62
Silver, etc.,	1,071.08	1,872.31	Rediscouts	10,000.00	
Cash items	559.79	5,072.87	Bills payable	38,650.00	47,200.00
Total	\$293,981.55	\$320,911.71	Total	\$293,981.55	\$320,911.71

THE NEWBERRY SAVINGS BANK, NEWBERRY.

No. 46. Incorporated April 10, 1891.

JAMES McINTOSH, President.

E. A. GRIFFIN, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$166,314.13	\$153,799.04	Capital stock	\$ 50,000.00	\$ 50,000.00
Overdrafts	3,403.28	2,486.90	Surplus fund	12,500.00	12,500.00
Bonds and stocks ..	820.89	820.89	Undivided profits ..	1,308.80	1,438.56
Fur. and fix.	3,529.00	3,529.00	Dividends unpaid ..	49.00	49.00
Other real estate ..	20,816.00	20,816.00	Individual deposits..	26,637.69	43,941.13
Due from banks	9,711.32	21,820.21	Savings deposits ..	79,660.43	78,520.13
Currency	489.00	3,709.00	Cashier's checks ..	160.40	761.53
Gold	120.00	180.00	Bills payable	35,500.00	24,000.00
Silver, etc.,	486.96	1,187.21			
Cash items	125.74	862.15			
Total	\$205,816.32	\$209,210.40	Total	\$205,816.32	\$209,210.40

THE BROOKLAND BANK, NEW BROOKLAND.

No. 220. Commissioned December 12, 1907. Chartered 1910.

L. S. TROTT, President.

J. O. LYBEARD, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 98,888.77	\$ 89,028.00	Capital stock	\$ 30,000.00	\$ 30,000.00
Overdrafts	248.81	190.86	Surplus fund	2,000.00	2,000.00
Fur. and fix.	2,200.00	2,200.00	Undivided profits ..	2,558.41	2,960.21
Banking house	4,700.00	4,700.00	Due to banks	2,887.67	1,243.37
Other real estate		1,800.00	Dividends unpaid ..	128.00	
Due from banks	6,408.46	8,234.69	Individual deposits..	19,393.08	23,857.28
Currency	842.00	1,920.00	Savings deposits	28,006.54	24,911.87
Silver, etc.,	699.89	586.28	Time certificates	9,782.06	9,880.00
Cash items	30.20		Cashier's checks	6.87	57.10
Total	\$108,457.63	\$108,109.88	Bills payable	19,200.00	18,200.00
			Total	\$108,457.63	\$108,109.83

THE BANK OF NICHOLS, NICHOLS.

No. 320. Incorporated October 19, 1911.

W. McG. BUCK, President.

B. B. ELINGTON, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 86,912.05	\$ 37,029.21	Capital stock	\$ 12,500.00	\$ 12,500.00
Overdrafts	13.30	8.39	Surplus fund	1,500.00	1,500.00
Fur. and fix.		665.20	Undivided profits ..	2,843.25	3,159.38
Banking house	2,387.93	2,442.93	Due to banks	200.00	3,445.28
Due from banks	5,437.38	16,040.03	Individual deposits..	18,420.62	27,450.88
Currency	711.00	838.00	Time certificates	10,557.51	11,253.28
Gold	5.00		Cashier's checks	57.98	858.50
Silver, etc.,	109.92	666.20			
Cash items	502.73	1,972.81			
Total	\$ 46,079.86	\$ 59,662.27	Total	\$ 46,079.86	\$ 59,662.27

THE BANK OF NINETY-SIX, NINETY-SIX.

No. 189. Incorporated August 22, 1906.

W. O. SELF, President.

R. ALLEN WATSON, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$148,286.90	\$141,474.92	Capital stock	\$ 37,500.00	\$ 37,500.00
Overdrafts	8,858.63	18,648.08	Surplus fund	7,500.00	7,500.00
Bonds and stocks ..	9,307.00	4,507.00	Undivided profits ..	2,771.63	314.05
Fur. and fix.	1.00	1.00	Due to banks	2,090.42	2,955.80
Banking house	1,000.00	1,000.00	Individual deposits..	22,507.98	32,321.54
Other real estate	2,646.50	2,646.50	Savings deposits	17,451.43	21,691.67
Due from banks	896.76	4,203.25	Time certificates	15,896.82	21,351.27
Currency	502.00	2,577.00	Cashier's checks	1,153.55	2,495.26
Silver, etc.,	276.70	243.76	Rediscounts		15,444.65
Cash items	80.99	628.88	Bills payable	56,187.97	30,400.00
Other resources	1,208.82	1,043.85			
Total	\$168,059.80	\$171,974.24	Total	\$168,059.80	\$171,974.24

THE CAMBRIDGE BANK, NINETY-SIX.

No. 78. Incorporated November 21, 1900.

JOHN B. SLOAN, President.

Condition	Mar. 4	Nov. 10
RESOURCES.		
Loans	\$181,804.69	\$136,452.76
Overdrafts	889.77	3,468.64
Fur. and fix.	2,094.00	2,094.00
Banking house	4,860.00	4,860.00
Due from banks	24,504.11	20,474.34
Currency	2,837.00	2,154.00
Gold	77.50	20.00
Silver, etc.,	459.66	297.17
Cash items	321.29	1,837.10
Total	\$166,848.02	\$170,658.01

W. J. PATTERSON, Cashier.

Condition	Mar. 4	Nov. 10
LIABILITIES.		
Capital stock	\$ 50,000.00	\$ 50,000.00
Surplus fund	\$20,625.00	20,625.00
Undivided profits ..	7,499.28	7,499.28
Due to banks	496.52	7,815.98
Dividends unpaid ..	16.00	
Individual deposits..	80,525.95	28,801.22
Savings deposits	13,277.51	14,026.04
Time certificates	36,287.06	32,146.18
Cashier's checks	71.08	455.65
Rediscounts	5,000.00	5,000.00
Reserve fund	3,049.62	4,288.66

THE BANK OF NORRIS, NORRIS.

No. 278. Incorporated June 24, 1910.

T. J. MAULDIN, President.

Condition	Mar. 4	Nov. 10
RESOURCES.		
Loans	\$ 46,866.14	\$ 49,108.10
Overdrafts	915.42	3,819.60
Fur. and fix.	2,290.09	2,290.09
Banking house	1,448.40	1,448.40
Due from banks	3,394.76	3,710.00
Currency	940.00	980.00
Silver, etc.,	168.67	428.70
Total	\$ 55,518.48	\$ 61,784.89

E. W. TATE, Cashier.

Condition	Mar. 4	Nov. 10
LIABILITIES.		
Capital stock	\$ 20,000.00	\$ 20,000.00
Surplus fund	2,300.00	2,300.00
Undivided profits ..	259.73	292.85
Individual deposits..	16,091.45	20,466.66
Time certificates	3,841.65	8,067.01
Cashier's checks	525.65	658.37
Bills payable	12,500.00	10,000.00
Total	\$ 55,518.48	\$ 61,784.89

THE BANK OF NORTH, NORTH.

No. 187. Incorporated August 16, 1904.

J. M. DAVIS, President.

Condition	Mar. 4	Nov. 10
RESOURCES.		
Loans	\$ 66,685.96	\$ 52,009.05
Overdrafts	3,179.22	5,589.72
Fur. and fix.	1,828.08	1,828.08
Due from banks	20,466.53	26,376.60
Currency	1,133.00	4,718.00
Silver, etc.,	634.85	494.80
Cash items	654.66	4,839.84
Total	\$ 94,582.30	\$ 95,856.09

R. H. JONES, Cashier.

Condition	Mar. 4	Nov. 10
LIABILITIES.		
Capital stock	\$ 25,000.00	\$ 25,000.00
Surplus fund	4,813.01	4,813.01
Undivided profits ..	767.19	1,411.25
Individual deposits..	20,163.83	49,283.56
Savings deposits	18,338.27	14,848.27
Time certificates	5,000.00	
Bills payable	20,000.00	
Total	\$ 94,582.30	\$ 95,856.09

THE PEOPLES BANK, NORTH.

No. 291. Incorporated October 31, 1910.

E. C. JOHNSON, President.

C. G. SCHOENBERG, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 32,812.23	\$ 27,612.20	Capital stock	\$ 14,350.00	\$ 14,350.00
Overdrafts	566.80	1,187.05	Surplus fund	1,500.00	1,500.00
Fur. and fix.	1,650.00	1,650.00	Undivided profits ..	158.42	372.53
Due from banks	1,866.76	8,487.93	Individual deposits..	13,421.77	18,645.39
Currency	1,588.00	5,899.00	Savings deposits	9,439.22	12,837.14
Gold	90.00	30.00	Bills payable	800.15	
Silver, etc.,	659.26	536.68			
Cash items	936.51	2,827.85			
Other resources		24.40			
Total	\$ 39,669.56	\$ 47,705.06	Total	\$ 39,669.56	\$ 47,705.06

THE BANK OF NORWAY, NORWAY.

No. 159 . Incorporated September 26, 1905.

C. H. ABLE, President.

T. Q. OGBURN, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 63,569.15	\$ 63,483.12	Capital stock	\$ 25,000.00	\$ 25,000.00
Overdrafts	1,576.35	8,322.67	Surplus fund	3,500.00	3,500.00
Bonds and stocks ..	500.00	500.00	Undivided profits ..	2,238.82	867.00
Fur. and fix.	1,564.87	1,564.87	Due to banks		1,495.33
Banking house	1,331.80	1,331.80	Dividends unpaid ..	9.00	65.00
Due from banks	6,795.41	10,576.12	Individual deposits..	11,544.87	20,643.16
Currency	725.00	984.00	Savings deposits	4,276.56	8,704.12
Gold	5.00	7.50	Time certificates		200.00
Silver, etc.,	54.46	14.37	Cashier's checks	67.36	177.71
Cash items	14.57		Bills payable	29,500.00	31,000.00
			Other liabilities		132.13
Total	\$ 76,136.61	\$ 86,784.45	Total	\$ 76,136.61	\$ 86,784.45

THE FARMERS AND MERCHANTS BANK, NORWAY.

No. 316. Incorporated September 18, 1911.

H. P. FULMER, President.

A. T. GARRICK, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 37,586.41	\$ 20,184.21	Capital stock	\$ 18,400.00	\$ 18,400.00
Overdrafts	88.65	4,076.70	Surplus fund	2,000.00	2,000.00
Fur. and fix.	1,967.98	1,967.98	Undivided profits ..	1,197.99	1,851.96
Banking house	3,100.00	3,100.00	Dividends unpaid ..	8.00	8.00
Due from banks	7,092.00	3,006.17	Individual deposits..	5,369.60	5,224.86
Currency	851.00	860.00	Savings deposits	23.14	711.70
Gold	15.00	2.50	Time certificates		220.00
Silver, etc.,	78.88	80.87	Cashier's checks	14.93	345.02
Cash items	233.74	483.11	Bills payable	24,000.00	5,000.00
Total	\$ 51,013.66	\$ 33,761.54	Total	\$ 51,013.66	\$ 33,761.54

THE FARMERS BANK, OLANTA.

No. 307. Incorporated February 11, 1911.

S. J. TOMLINSON, President.

R. E. SMITH, JR., Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 57,582.70	\$ 52,738.58	Capital stock	\$ 25,000.00	\$ 25,000.00
Overdrafts	76.58	2,966.00	Surplus fund	1,000.00	1,000.00
Fur. and fix.	1,128.78	1,128.78	Undivided profits ..	2,473.03	3,169.98
Banking house	2,166.16	2,166.16	Dividends unpaid ..	22.00	
Due from banks	15,518.35	21,973.09	Individual deposits..	28,576.63	35,739.81
Currency	916.00	4,201.00	Savings deposits	20,336.17	20,700.75
Silver, etc.,	170.20	712.77	Cashier's checks	150.94	225.84
Total	\$ 77,558.77	\$ 85,886.38	Total	\$ 77,558.77	\$ 85,886.38

THE BANK OF OLAR, OLAR.

No. 167. Incorporated December 18, 1905.

C. F. RIZER, President.

G. M. NEELEY, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$166,478.82	\$119,160.86	Capital stock	\$ 20,000.00	\$ 20,000.00
Overdrafts	282.48	2,030.07	Surplus fund	30,000.00	30,000.00
Banking house	500.00	500.00	Undivided profits ..	11,288.61	12,728.67
Due from banks	14,862.25	73,782.23	Individual deposits..	43,675.02	45,474.03
Currency	1,500.00	2,357.00	Time certificates	17,172.08	14,465.65
Silver, etc.,	775.16	970.79	Cashier's checks	303.00	2,759.80
Cash items	40.00	327.00	Bills payable	55,000.00	67,000.00
Total	\$184,438.71	\$199,427.95	Total	\$184,438.71	\$199,427.95

THE BANK OF ORANGEBURG, ORANGEBURG.

No. 8. Incorporated December 26, 1885.

J. G. WANNAMAKER, President.

R. F. BRYANT, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$689,660.22	\$642,211.74	Capital stock	\$100,000.00	\$100,000.00
Overdrafts	5,247.76	11,757.49	Surplus fund	125,000.00	125,000.00
Bonds and stocks....	5,000.00	5,000.00	Undivided profits ..	16,799.88	21,032.31
Fur. and fix.	1,500.00	1,500.00	Due to banks	5,754.81	3,113.96
Other real estate ..	5,357.40	5,357.40	Individual deposits..	143,023.92	211,007.27
Due from banks	91,465.76	203,367.63	Savings deposits	395,035.87	422,167.81
Currency	12,372.00	14,946.00	Time certificates	4,000.00	4,000.00
Gold	7.50		Cashier's checks	655.47	1,220.15
Silver, etc.,	2,804.12	1,561.27	Bills payable	25,000.00	
Cash items	1,854.99	1,839.97			
Total	\$815,269.75	\$887,541.50	Total	\$815,269.75	\$887,541.50

THE FARMERS AND MERCHANTS BANK, ORANGEBURG.

No. 99. Incorporated December 30, 1902.

L. S. HARLEY, President.

W. B. THOMPSON, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$145,068.11	\$121,646.97	Capital stock	\$ 30,000.00	\$ 30,000.00
Overdrafts	715.27	1,908.20	Surplus fund	6,500.00	6,500.00
Bonds and stocks ..	20.00	20.00	Undivided profits ..	582.04	470.05
Fur. and fix.	2,391.95	2,391.95	Due to banks	732.36	
Other real estate	510.00	510.00	Individual deposits..	51,806.64	62,787.58
Due from banks	9,181.08	5,286.32	Savings deposits	12,906.22	21,394.93
Currency	898.00	1,125.00	Cashier's checks		91.20
Gold	10.00	10.00	Bills payable	58,500.00	13,000.00
Silver, etc.,	1,388.50	1,071.12			
Cash items	196.75	300.66			
Clearing house	647.60	23.54			
Total	\$161,027.26	\$134,248.76	Total	\$161,027.26	\$134,248.76

THE FARMERS UNION BANK AND TRUST CO., ORANGEBURG.

No. 275. Incorporated July 5, 1910.

J. H. CLAFFY, 1st Vice-President.

H. C. WANNAMAKER, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 92,122.64	\$118,133.88	Capital stock	\$ 25,000.00	\$ 25,000.00
Overdrafts	1,554.74	1,417.39	Surplus fund	2,500.00	2,500.00
Bonds and stocks ..	65.00	60.00	Undivided profits ..	2,101.71	1,477.60
Fur. and fix.	2,500.00	2,500.00	Individual deposits..	34,791.26	61,369.23
Other real estate	1,400.00	1,400.00	Savings deposits	19,856.17	32,806.41
Due from banks	7,428.23	11,860.34	Cashier's checks		280.02
Currency	1,006.00	2,139.00	Rediscounts		10,000.00
Silver, etc.,	1,394.65	231.62	Bills payable	19,000.00	5,000.00
Cash items	782.83	691.02	Other liabilities	5,000.00	
Total	\$108,249.14	\$138,433.25	Total	\$108,249.14	\$138,433.25

THE PLANTERS BANK, ORANGEBURG.

No. 230. Incorporated March 23, 1908.

W. C. WOLFE, President.

W. G. SEASE, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$185,606.80	\$162,618.93	Capital stock	\$ 35,000.00	\$ 35,000.00
Overdrafts	121.94	40.34	Surplus fund	12,500.00	12,500.00
Fur. and fix.	2,500.00	2,500.00	Undivided profits ..	2,719.35	3,398.95
Due from banks	18,168.70	13,985.01	Dividends unpaid ..	8.00	
Currency	1,846.00	3,380.00	Individual deposits..	39,525.33	39,683.42
Gold	102.50	420.00	Savings deposits	62,884.23	71,718.03
Silver, etc.,	951.87	1,508.13	Cashier's checks	226.00	
Cash items	1,065.10	847.99	Rediscounts	5,000.00	
			Bills payable	42,500.00	23,000.00
			Other liabilities	10,000.00	
Total	\$210,362.91	\$185,800.40	Total	\$210,362.91	\$185,800.40

THE BANK OF OWINGS, OWINGS.

No. 383. Incorporated September 1, 1914.

G. W. OWINGS, President.

A. M. OWINGS, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 16,171.91	\$ 15,316.59	Capital stock	\$ 13,700.00	\$ 13,700.00
Overdrafts	385.64	7,061.13	Undivided profits ..	796.32	1,025.60
Fur. and fix.	1,148.74	1,276.24	Due to banks	433.29	
Banking house	1,287.54	1,287.54	Individual deposits..	6,727.11	27,184.68
Due from banks	2,763.03	17,479.72	Time certificates	241.50	1,235.94
Currency	283.00	755.00	Cashier's checks	212.63	421.20
Silver, etc.,	8.91	27.02			
Cash items	52.02	337.25			
Other resources	10.06	26.93			
Total	\$ 22,110.85	\$ 43,567.42	Total	\$ 22,110.85	\$ 43,567.42

THE BANK OF PACOLET, PACOLET.

No. 364. Incorporated August 27, 1913.

R. P. MORGAN, President.

J. F. ALMAN, JR., Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 24,273.57	\$ 40,500.80	Capital stock	\$ 9,300.00	\$ 10,000.00
Overdrafts	651.33	963.88	Surplus fund		300.00
Fur. and fix.	1,310.32	1,310.32	Undivided profits ..	1,097.26	1,256.90
Banking house	1,105.84	1,105.84	Due to banks	6,264.67	11,093.25
Due from banks	367.84		Individual deposits..	5,612.12	12,488.36
Currency	136.00	895.00	Savings deposits	1,266.00	8,439.14
Gold	20.00	30.00	Time certificates	4,395.00	5,869.73
Silver, etc.,	181.17	48.12	Cashier's checks	114.02	394.58
Cash items	3.00	38.00			
Total	\$ 28,049.07	\$ 44,891.96	Total	\$ 28,049.07	\$ 44,891.96

THE BANK OF PAGELAND, PAGELAND.

No. 216. Incorporated October 14, 1907.

W. S. BLAKENEY, President.

L. L. PARKER, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$117,175.02	\$218,701.41	Capital stock	\$ 30,000.00	\$ 30,000.00
Overdrafts	4,942.73	3,927.28	Surplus fund	2,500.00	2,500.00
Fur. and fix.	3,179.68	3,179.68	Undivided profits ..	962.46	233.56
Banking house	12,105.15	12,105.15	Due to banks		4,129.56
Due from banks	10,590.06	8,807.64	Individual deposits..	33,614.57	79,358.34
Currency	1,596.00	1,096.00	Time certificates	39,623.99	56,335.44
Gold	65.00	95.00	Cashier's checks	1,399.63	652.26
Silver, etc.,	481.56	277.28	Rediscounts		27,118.00
Cash items	965.45	137.72	Bills payable	43,000.00	48,000.00
Total	\$151,100.65	\$248,327.16	Total	\$151,100.65	\$248,327.16

THE BANK OF PAGE'S MILL, PAGE'S MILL.

No. 285. Incorporated July 20, 1910.

R. S. ROGERS, President.

W. M. GADDY, Cashier.

Condition	Mar. 4	Nov. 10	LIABILITIES.	
RESOURCES.				
Loans	\$ 50,651.40	\$ 38,219.25	Capital stock	\$ 10,000.00 \$ 10,000.00
Overdrafts	84.76	617.46	Surplus fund	2,000.00 2,000.00
Bonds and stocks ..	1,500.00		Undivided profits ..	1,954.54 2,090.40
Fur. and fix.	1,000.00	1,000.00	Individual deposits..	23,172.02 29,596.76
Due from banks	11,986.21	8,166.88	Time certificates	11,149.50 9,433.11
Currency	1,085.00	1,864.00	Cashier's checks	10.25 192.66
Gold	22.50	37.50	Bills payable	18,500.00
Silver, etc.,	265.15	631.12		
Cash items	241.29	2,776.72		
Total	\$ 66,786.31	\$ 58,812.93	Total	\$ 66,786.31 \$ 58,812.93

THE FARMERS AND MERCHANTS BANK, PAMPLICO.

No. 386. Incorporated Jan. 13, 1915.

W. A. COLEMAN, President.

C. W. BOYD, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 21,096.00	\$ 34,454.64	Capital stock	\$ 10,000.00	\$ 10,000.00
Fur. and fix.	1,175.00	1,175.00	Surplus fund	2,000.00	2,000.00
Banking house	2,625.00	2,625.00	Undivided profits ..	153.12	807.19
Due from banks	4,424.56	975.45	Due to banks		1,602.91
Currency	940.00	905.00	Individual deposits..	12,285.44	18,190.66
Gold		10.00	Savings deposits	332.00	1,610.06
Silver, etc.,	536.53	693.02	Time certificates	1,004.08	1,451.26
Cash items	20.00		Cashier's checks	42.45	176.03
			Bills payable	5,000.00	5,000.00
Total	\$ 30,817.09	\$ 40,838.11	Total	\$ 30,817.09	\$ 40,838.11

THE BANK OF PARKSVILLE, PARKSVILLE.

No. 239. Incorporated October 1, 1908.

W. R. PARKS, President.

W. P. PARKS, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 37,017.19	\$ 28,194.38	Capital stock	\$ 18,035.00	\$ 18,035.00
Overdrafts	747.89	155.32	Surplus fund	4,000.00	4,000.00
Fur. and fix.	1,350.00	1,350.00	Undivided profits ..	949.04	2,897.82
Banking house	1,973.20	1,973.20	Individual deposits..	5,044.56	6,898.02
Due from banks	4,099.52	1,626.86	Time certificates	3,340.14	2,974.91
Currency	208.00	907.00	Cashier's checks	192.56	359.21
Silver, etc.,	27.31	393.84	Bills payable	14,000.00	
Cash items	138.19	564.86			
Total	\$ 45,561.80	\$ 35,184.96	Total	\$ 45,561.80	\$ 35,184.96

THE BANK OF PELION, PELION .

No. 288. Incorporated October 18, 1910.

L. W. WISE, President.

J. D. HALTIWANGER, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 16,725.32	\$ 14,748.93	Capital stock	\$ 9,118.12	\$ 9,118.12
Overdrafts	496.67	269.10	Surplus fund	100.00	100.00
Fur. and fix.	627.89	630.14	Undivided profits ..		74.22
Banking house	2,219.04	2,219.04	Individual deposits..	5,714.62	12,901.05
Due from banks	40.50	6,350.55	Savings deposits	2,393.85	2,512.44
Currency	56.00	249.00	Cashier's checks	72.10	32.60
Silver, etc.,	6.16	85.57	Bills payable	3,000.00	
Cash items	186.91	186.10			
Expenses	40.20				
Total	\$ 20,398.69	\$ 24,738.43	Total	\$ 20,398.69	\$ 24,738.43

THE CHICORA BANK, PELZER.

No. 6. Incorporated December, 1885.

ELLISON A. SMYTH, President.

JNO. A. HUDGENS, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$292,506.45	\$270,166.31	Capital stock	\$ 50,000.00	\$ 50,000.00
Overdrafts	1,114.23	81.50	Surplus fund	50,000.00	50,000.00
Fur. and fix.	2,740.38	2,740.00	Undivided profits ..	14,656.25	17,989.72
Due from banks	6,129.15	16,246.01	Due to banks	1,539.11	
Currency	8,201.00	9,500.00	Individual deposits..	56,728.53	40,203.51
Gold	10.00	15.00	Savings deposits	106,983.09	116,012.93
Silver, etc.,	168.09	564.23	Certified checks	2.70	139.88
			Cashier's checks	1,459.62	1,467.01
			Bills payable	29,500.00	23,500.00
Total	\$310,869.80	\$299,313.05	Total	\$310,869.80	\$299,313.05

THE BANK OF PENDLETON, PENDLETON.

No. 34. Incorporated September 6, 1889.

J. R. VANDIVER, President.

B. H. SADLER, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$108,242.56	\$115,730.46	Capital stock	\$ 30,000.00	\$ 30,000.00
Overdrafts	13,949.18	15,340.30	Surplus fund	20,000.00	20,000.00
Banking house	1,500.00	1,500.00	Undivided profits ..	4,879.91	5,857.51
Due from banks	9,595.62	22,993.01	Due to banks		3,871.33
Currency	888.00	3,242.00	Individual deposits..	55,418.53	76,627.17
Gold	35.00	5.00	Demand certificates ..	1,086.10	3,353.60
Silver, etc.,	372.34	578.95	Time certificates	18,198.16	19,680.11
			Bills payable	5,000.00	
Total	\$134,582.70	\$159,389.72	Total	\$134,582.70	\$159,389.72

THE KEOWEE BANK, PICKENS.

No. 251. Incorporated September 9, 1909.

J. P. CAREY, President.

J. C. CAREY, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 64,284.95	\$ 75,153.02	Capital stock	\$ 25,000.00	\$ 25,000.00
Overdrafts	917.97	441.04	Surplus fund	2,500.00	2,500.00
Fur. and fix.	1,826.36	1,826.36	Undivided profits ..	2,180.78	1,516.71
Due from banks	3,995.94	17,238.06	Individual deposits..	25,779.01	34,154.35
Currency	720.00	1,750.00	Savings deposits	7,505.89	13,621.48
Gold	50.00	50.00	Cashier's checks	430.85	81.57
Silver, etc.,	101.31	407.21	Bills payable	8,500.00	20,000.00
Cash items		8.42			
Total	\$ 71,846.53	\$ 96,874.11	Total	\$ 71,846.53	\$ 96,874.11

THE PICKENS BANK, PICKENS.

No. 63. Incorporated January 17, 1899.

J. McD. BRUCE, President.

FRANK McFALL, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			RESOURCES.		
Loans	\$184,873.54	\$204,747.33	Capital stock	\$ 20,500.00	\$ 20,500.00
Overdrafts	3,934.18	3,849.30	Surplus fund	45,000.00	45,000.00
Bonds and stocks ..	3,200.00	3,200.00	Undivided profits ..	3,079.39	3,484.41
Fur. and fix.	2,324.28	2,324.28	Individual deposits..	80,158.23	102,179.90
Banking house	10,789.59	10,789.59	Savings deposits	101,210.78	105,137.72
Other real estate	3,104.64	3,725.09	Cashier's checks	317.26	624.55
Due from banks	37,802.58	37,527.31	Rediscounts		5,000.00
Currency	4,755.00	14,795.00			
Gold	190.00	40.00			
Silver, etc.,	157.17	611.77			
Cash items	134.68	316.91			
Total	\$250,265.66	\$281,926.58	Total	\$250,265.66	\$281,926.58

THE BANK OF PIEDMONT, PIEDMONT.

No. 121. Incorporated September 28, 1903.

J. E. WAKEFIELD, President.

GEO. S. SLOAN, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 84,120.04	\$ 97,972.75	Capital stock	\$ 15,000.00	\$ 15,000.00
Overdrafts	40.87	78.18	Surplus fund	7,500.00	7,500.00
Bonds and stocks	2,000.00	2,000.00	Undivided profits ..	2,996.10	3,281.07
Fur. and fix.	1.00	1.00	Individual deposits..	91,411.74	124,125.40
Due from banks	29,899.85	48,981.61	Demand certificates	528.04	566.00
Currency	2,353.00	3,257.00	Certified checks	140.00	
Gold	265.00	110.00	Cashier's checks	447.12	839.52
Silver, etc.,	340.24	410.19	Reserve fund	1,000.00	1,000.00
Cash items	3.00		Other liabilities		498.74
Total	\$119,023.00	\$152,810.73	Total	\$119,023.00	\$152,810.73

THE BANK OF PINEWOOD, PINEWOOD.

No. 341. Incorporated August 26, 1912.

G. A. LEMMON, President.

R. A. RIDGILL, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 42,327.74	\$ 40,824.81	Capital stock	\$ 10,000.00	\$ 10,000.00
Overdrafts	338.63	2,625.53	Surplus fund	868.47	868.47
Fur. and fix.	1,179.37	1,179.37	Undivided profits ..	1,244.05	1,613.18
Banking house	1,443.20	1,443.20	Due to banks	95.76	1,671.62
Due from banks	678.66	4,536.05	Dividends unpaid ..	8.00	
Currency	1,525.00	1,429.00	Individual deposits..	24,563.55	25,560.77
Gold	55.00	5.00	Savings deposits	5,850.52	8,195.19
Silver, etc.,	494.78	192.63	Time certificates		1,000.00
Cash items	97.75	173.64	Bills payable	6,509.78	4,000.00
Total	\$ 48,140.18	\$ 53,409.23	Total	\$ 48,140.13	\$ 52,409.23

THE BANK OF PLUM BRANCH, PLUM BRANCH.

No. 328. Incorporated April 17, 1912.

J. L. BRACKNELL, President.

J. N. FAULKNER, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 22,412.36	\$ 24,260.65	Capital stock	\$ 10,000.00	\$ 10,000.00
Overdrafts	29.80	639.43	Surplus fund	300.00	350.00
Fur. and fix.	2,468.28	2,400.00	Undivided profits ..	227.93	496.83
Due from banks	5,050.14	7,360.68	Individual deposits..	7,964.47	20,516.01
Currency	501.00	1,250.00	Time certificates	200.00	1,910.00
Gold	67.50	32.50	Cashier's checks	39.39	1,105.71
Silver, etc.,	120.18	310.72	Bills payable	12,000.00	25,000.00
Cash items	83.03	174.57			
Total	\$ 30,731.79	\$ 36,878.55	Total	\$ 30,731.79	\$ 36,878.55

THE BANK OF POMARIA, POMARIA.

No. 231. Incorporated June 27, 1908.

Z. T. PINNER, President.

JOHN C. AULL, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 29,051.56	\$ 27,775.84	Capital stock	\$ 15,000.00	\$ 15,000.00
Overdrafts	789.36	448.73	Undivided profits ..	733.05	1,368.62
Fur. and fix.	1,984.06	1,984.06	Due to banks	233.29	
Banking house	1,238.50	1,238.50	Individual deposits..	12,866.09	27,919.96
Due from banks	3,046.59	17,748.85	Savings deposits	4,910.47	6,166.32
Currency	360.00	1,624.00	Cashier's checks	369.70	621.00
Gold	68.64	144.33	Bills payable	3,000.00	
Cash items	563.89	111.59			
Total	\$ 37,102.60	\$ 51,075.90	Total	\$ 37,102.60	\$ 51,075.90

THE BANK OF PROSPERITY, PROSPERITY.

No. 93. Incorporated September 2, 1902.

GEO. Y. HUNTER, President.

J. F. BROWNE, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$134,702.79	\$127,802.71	Capital stock	\$ 25,000.00	\$ 25,000.00
Overdrafts	224.34	5,828.08	Surplus fund	5,000.00	5,000.00
Fur. and fix.	2,000.00	2,000.00	Undivided profits ..	3,448.93	2,434.35
Banking house	2,000.00	2,000.00	Due to banks	3,076.05	1,727.65
Other real estate ..	3,500.00	3,500.00	Individual deposits..	30,182.68	36,586.01
Due from banks	8,840.70	25,718.55	Savings deposits	87,372.95	100,805.34
Currency	1,910.00	3,523.00			
Silver, etc.,	686.27	1,171.98			
Cash items	216.51	9.03			
Total	\$154,080.61	\$171,553.35	Total	\$154,080.61	\$171,553.35

THE BANK OF REEVESVILLE, REEVESVILLE.

No. 185. Incorporated May 21, 1906.

A. R. JOHNSON, President.

J. Y. BRYSON, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 52,468.11	\$ 46,581.94	Capital stock	\$ 15,000.00	\$ 15,000.00
Fur. and fix.	756.79	756.79	Surplus fund	12,141.21	12,141.21
Banking house	875.00	875.00	Undivided profits ..	1,490.37	2,020.92
Due from banks	6,381.80	7,727.50	Due to banks		4,201.96
Currency	500.00	800.00	Dividends unpaid ..	600.00	600.00
Silver, etc.,	47.62	39.77	Individual deposits..	15,797.74	6,816.91
			Bills payable	16,000.00	16,000.00
Total	\$ 61,029.32	\$ 56,781.00	Total	\$ 61,029.32	\$ 56,781.00

THE BANK OF RIDGELAND, RIDGELAND.

No. 267. Incorporated December 23, 1909.

J. B. BOSTICK, President.

S. B. OWENS, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 45,927.71	\$ 51,406.46	Capital stock	\$ 15,000.00	\$ 15,000.00
Overdrafts	17.96	672.69	Surplus fund	1,500.00	2,000.00
Fur. and fix.	1,414.67	1,414.67	Undivided profits ..	4,253.25	3,467.04
Banking house	2,200.00	2,200.00	Individual deposits..	85,861.59	48,100.67
Other real estate ..	793.00	793.00	Savings deposits	13,398.23	15,371.26
Due from banks	70,968.65	28,417.10	Time certificates ..	2,598.57	3,727.31
Currency	693.00	811.00	Cashier's checks	362.61	354.95
Gold	60.00	40.00			
Silver, etc.,	679.74	365.86			
Cash items	219.52	1,900.45			
Total	\$122,974.25	\$ 88,021.23	Total	\$122,974.25	\$ 88,021.23

THE PEOPLES BANK OF RIDGE SPRING, RIDGE SPRING.

No. 157. Incorporated September 1, 1905.

F. G. ASBILL, President.

W. H. STUCKEY, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$114,098.19	\$126,515.84	Capital stock	\$ 80,000.00	\$ 80,000.00
Overdrafts	3,031.19	2,841.57	Surplus fund	20,000.00	20,000.00
Fur. and fix.	800.00	800.00	Undivided profits ..	6,638.58	8,560.85
Banking house	3,500.00	3,500.00	Due to banks	1,709.92	2,125.41
Due from banks	20,506.24	28,696.98	Individual deposits..	49,864.30	56,136.01
Currency	2,118.00	3,784.00	Time certificates	86,186.88	40,101.88
Gold	217.50	195.00	Cashier's checks	527.89	728.92
Silver, etc.,	661.94	819.63	Bills payable		9,000.00
Cash items	4.51				
Total	\$144,927.57	\$166,652.52	Total	\$144,927.57	\$166,652.52

THE BANK OF RIDGEVILLE, RIDGEVILLE.

No. 319. Incorporated September 28, 1911.

W. R. BROWNING, President.

W. J. DUKES, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 19,890.86	\$ 15,960.02	Capital stock	\$ 14,420.00	\$ 14,420.00
Overdrafts	26.84	84.79	Surplus fund	1,100.00	1,100.00
Fur. and fix.	1,789.72	1,812.02	Undivided profits ..	674.65	564.86
Banking house	1,899.89	1,899.89	Individual deposits..	9,471.88	8,055.54
Due from banks	3,685.95	5,868.46	Savings deposits	1,885.38	2,841.55
Currency	685.00	3,347.00	Cashier's checks	569.96	111.05
Silver, etc.,	590.06	367.75	Bills payable		3,000.00
Cash items	54.55	203.07			
Total	\$ 28,121.87	\$ 29,598.00	Total	\$ 28,121.87	\$ 29,598.00

THE BANK OF RIDGEWAY, RIDGEWAY.

No. 62. Incorporated December 22, 1898.

W. H. RUFF, President.

N. W. PALMER, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$140,974.44	\$118,746.52	Capital stock	\$ 25,000.00	\$ 25,000.00
Overdrafts	107.67	414.81	Surplus fund	45,000.00	45,000.00
Bonds and stocks ..	2,100.00	3,850.00	Undivided profits ..	2,434.97	4,941.38
Fur. and fix.	1,400.00	1,400.00	Dividends unpaid ..	20.00	
Banking house	1,742.91	1,742.91	Individual deposits..	71,592.05	109,329.17
Other real estate		2,896.96	Savings deposits	26,229.52	30,801.68
Due from banks	20,745.77	87,978.21	Time certificates	7,265.00	5,765.00
Currency	678.00	3,975.00	Cashier's checks	6.38	99.25
Silver, etc.,	660.92	1,411.29	Bills payable	7,500.00	
Cash items	3.00	26.25	Res. for taxes, etc...		1,000.00
Shares Rdgwy W'h. ..	1,250.00				
Warehoused cotton..	15,390.21				
Total	\$185,047.92	\$221,986.43	Total	\$185,047.92	\$221,986.43

THE FARMERS AND MERCHANTS BANK, RIDGEWAY.

No. 317. Incorporated September 29, 1911.

W. J. JOHNSON, President.

B. W. ADAMS, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 46,225.82	\$ 40,543.84	Capital stock	\$ 25,000.00	\$ 25,000.00
Overdrafts	76.13	37.79	Surplus fund	6,000.00	6,000.00
Fur. and fix.	1,176.70	1,216.70	Undivided profits ..	295.80	2,240.74
Due from banks	2,289.00	12,179.01	Individual deposits ..	8,757.25	18,343.41
Currency	833.00	1,651.00	Savings deposits	4,246.13	4,611.21
Gold	10.00	5.00	Cashier's checks	61.02	30.90
Silver, etc.,	260.05	371.07	Bills payable	7,500.00	
Cash items	843.80	85.78			
Other resources	196.20				
Warehouse		83.81			
Transit lein		102.76			
Total	\$ 51,860.20	\$ 56,226.26	Total	\$ 51,860.20	\$ 56,226.26

THE FIRST TRUST AND SAVINGS BANK, ROCK HILL.

No. 176. Incorporated January 16, 1906.

W. J. RODDEY, President.

IRA J. DUNLAP, Vice President and Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$213,780.91	\$178,061.89	Capital stock	\$100,000.00	\$100,000.00
Bonds and stocks ..	104,710.36	146,096.86	Surplus fund	15,000.00	15,600.00
Other real estate ..	9,650.00	18,131.99	Undivided profits ..	2,812.23	
Due from banks	5,684.09	4,549.38	Savings deposits	107,288.34	123,477.77
Other resources		525.00	Rediscouts	104,557.09	101,856.17
			Other liabilities	4,167.70	6,431.18
Total	\$333,825.36	\$347,365.12	Total	\$333,825.36	\$347,365.12

THE COTTON BANK, ROWESVILLE.

No. 187. Incorporated July 4, 1906.

V. P. SHULER, President.

WATT. E. SMITH, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 38,449.59	\$ 28,651.93	Capital stock	\$ 15,000.00	\$ 15,000.00
Overdrafts	766.10	3,079.28	Surplus fund	4,000.00	4,000.00
Bonds and stocks ..		45.00	Undivided profits ..	1,319.74	1,170.85
Fur. and fix.	1,324.60	1,324.60	Due to banks		377.23
Banking house	1,700.00	1,700.00	Dividends unpaid ..	2.00	
Other real estate ..	790.00	790.00	Individual deposits ..	18,291.62	22,010.20
Due from banks	4,564.03	19,277.38	Savings deposits	3,352.54	4,771.08
Currency	360.00	2,161.00	Cashier's checks	189.99	111.86
Gold	7.50		Bills payable	6,000.00	10,000.00
Silver, etc.,	144.26	114.08			
Cash items	49.81	297.95			
Total	\$ 48,155.89	\$ 57,441.22	Total	\$ 48,155.89	\$ 57,441.22

THE BANK OF RUFFIN, RUFFIN.

No. 358. Incorporated November 25, 1912.

H. D. PADGETT, JR., President.

JOEL PADGETT, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 14,817.98	\$ 7,092.09	Capital stock	\$ 8,650.00	\$ 8,650.00
Overdrafts	4.80	1.51	Surplus fund	402.43	684.08
Fur. and fix.	1,956.07	1,681.07	Undivided profits ..	732.01	776.17
Banking house	1,440.00	1,440.00	Individual deposits..	5,756.80	3,474.77
Due from banks	2,229.69	5,631.12	Savings deposits	850.88	2,482.57
Currency	246.00	40.00	Cashier's checks	152.64	16.50
Silver, etc.,	297.91	183.80	Bills payable	4,500.00	
Cash items	17.00	15.00			
Cotton acct.	35.21				
Total	\$ 21,044.16	\$ 16,084.09	Total	\$ 21,044.16	\$ 16,084.09

THE PLANTERS BANK, SALUDA.

No. 295. Incorporated November 21, 1910.

J. M. FORREST, President.

M. T. PITTS, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 91,280.44	\$133,858.25	Capital stock	\$ 30,000.00	\$ 30,000.00
Overdrafts	63.59	664.81	Surplus fund	6,500.00	6,500.00
Fur. and fix.	2,700.00	2,700.00	Undivided profits ..	2,876.26	2,921.34
Banking house	4,000.00	4,000.00	Due to banks	281.84	
Due from banks	22,641.49	31,249.11	Individual deposits..	43,907.00	75,910.44
Currency	2,586.00	3,965.00	Time certificates	37,903.47	40,877.99
Gold	320.00	435.00	Cashier's checks	322.93	1,404.78
Silver, etc.,	613.51	90.48	Bills payable	4,000.00	25,000.00
Cash items	1,036.47	5,651.90			
Total	\$125,791.50	\$182,614.55	Total	\$125,791.50	\$182,614.55

THE BANK OF SANDY SPRINGS, SANDY SPRINGS.

No. 340. Incorporated October 19, 1912.

B. F. MAULDIN, President.

FRED PATTERSON, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 21,090.18	\$ 25,089.40	Capital stock	\$ 9,850.00	\$ 9,950.00
Overdrafts	78.82	173.52	Surplus fund	500.00	500.00
Fur. and fix.	1,001.65	1,000.00	Undivided profits ..	1,086.17	1,213.16
Banking house	1,910.05	1,910.00	Due to banks	1,882.20	
Due from banks	978.94	17,520.97	Individual deposits..	9,970.91	26,860.13
Currency	1,039.00	923.00	Savings deposits	2,743.06	3,903.99
Gold	297.50	312.50	Time certificates	284.90	512.00
Silver, etc.,	143.35	159.44	Cashier's checks	222.25	162.05
Cash items		12.50	Bills payable		4,000.00
Total	\$ 26,539.49	\$ 47,101.33	Total	\$ 26,539.49	\$ 47,101.33

THE PEOPLES BANK OF SCRANTON, SCRANTON.

No. 266. Incorporated February 28, 1910.

W. S. LYNCH, President.

JNO. M. MYERS, JR., Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 43,238.06	\$ 44,102.11	Capital stock	\$ 15,000.00	\$ 15,000.00
Overdrafts	1,464.62	2,470.53	Surplus fund	8,600.00	8,900.00
Fur. and fix.	1,155.96	1,155.96	Undivided profits ..	1,423.85	1,145.22
Due from banks	2,564.02	1,626.16	Due to banks		1,718.74
Currency	616.00	2,209.00	Dividends unpaid ..	24.00	80.00
Gold	327.50	365.00	Individual deposits..	11,287.50	16,001.00
Silver, etc.,	323.38	243.17	Savings deposits	7,987.41	7,590.32
Cash items	31.93	736.34	Cashier's checks	10.00	22.99
Collections	61.29		Bills payable	10,500.00	7,500.00
Total	\$ 49,782.76	\$ 52,908.27	Total	\$ 49,782.76	\$ 52,908.27

THE CITIZENS BANK, SENECA.

No. 139. Incorporated October 3, 1904.

L. A. EDWARDS, President.

L. A. EDWARDS, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$225,423.32	\$219,689.51	Capital stock	\$ 50,000.00	\$ 50,000.00
Overdrafts	38.41	230.71	Surplus fund	15,000.00	15,000.00
Bonds and stocks ..	2,000.00	2,000.00	Undivided profits ..	12,125.11	16,452.30
Fur. and fix.	1,000.00	1,000.00	Due to banks	4,407.94	4,135.57
Banking house	11,886.24	11,886.24	Individual deposits..	173,184.95	171,482.85
Due from banks	74,563.42	78,801.79	Time certificates	42,740.05	58,668.82
Currency	11,321.00	7,622.00	Cashier's checks	307.30	1,741.85
Gold	252.50	515.00	Bills payable	26,000.00	15,000.00
Silver, etc.,	321.99	519.64	Reserve fund	3,000.00	
Cash items		10,106.50	Other liabilities	96.53	
Revenue stamps	55.00	110.00			
Total	\$326,861.88	\$332,481.89	Total	\$326,861.88	\$332,481.89

THE SENECA BANK, SENECA.

No. 53. Incorporated February 18, 1895.

E. C. DOYLE President.

F. S. HOLLEMAN, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$163,541.40	\$188,586.36	Capital stock	\$ 20,400.00	\$ 20,400.00
Overdrafts	590.14	877.02	Surplus fund	10,200.00	10,200.00
Fur. and fix.	1,400.00	1,400.00	Undivided profits ..	12,637.91	13,661.30
Banking house	2,600.00	2,600.00	Due to banks		413.32
Other real estate ..	4,000.00	4,000.00	Individual deposits..	111,530.96	158,905.60
Due from banks	33,877.19	56,479.32	Time certificates	47,387.61	57,157.64
Currency	4,768.00	5,645.00	Cashier's checks	757.62	690.77
Gold	1,655.00	1,485.00	Bills payable	10,000.00	
Silver, etc.,	482.37	584.18			
Cash items		21.75			
Total	\$212,914.10	\$261,428.63	Total	\$212,914.10	\$261,428.63

THE BANK OF SIMPSONVILLE, SIMPSONVILLE.

211. Incorporated August 6, 1907.

W. D. FOWLER, President.

G. E. MAYFIELD, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 74,278.81	\$ 89,453.47	Capital stock	\$ 23,300.00	\$ 23,300.00
Overdrafts	1,991.60	5,983.67	Surplus fund	4,500.00	5,000.00
Bonds and stocks ..	160.00	160.00	Undivided profits ..	1,978.80	2,129.24
Fur. and fix.	1,534.91	1,547.91	Due to banks	3,391.05	4,437.49
Banking house	1,568.22	1,568.22	Individual deposits..	38,849.62	53,505.27
Due from banks	7,146.60	18,138.91	Savings deposits	20,989.52	26,396.01
Currency	4,642.00	6,424.00	Certified checks		50.00
Gold	15.00		Cashier's checks	779.65	2,138.61
Silver, etc.,	678.41	586.31	Bills payable	5,000.00	10,000.00
Cash items	6,757.98				
Revenue stamps	15.31				
Due from Co. Treas.		3,094.18			
Total	\$ 98,788.64	\$ 126,956.62	Total	\$ 98,788.64	\$ 126,956.62

THE FARMERS BANK, SIMPSONVILLE.

No. 382. Incorporated September 15, 1914.

J. D. RICHARDSON, President.

D. L. BRAMLETT, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 11,170.36	\$ 23,416.97	Capital stock	\$ 12,300.00	\$ 12,300.00
Overdrafts	6.83	473.67	Individual deposits..	5,714.01	14,470.97
Fur. and fix.	1,078.32	1,261.67	Time certificates	1,683.79	4,132.35
Due from banks	5,666.16	3,666.37	Cashier's checks	27.55	183.18
Currency	995.00	691.00	Other liabilities		1.00
Gold	5.00	5.00			
Silver, etc.,	263.45	168.50			
Cash items	20.00	1,101.81			
Supplies and exp.	517.23	301.60			
Revenue stamps	1.41				
Total	\$ 19,725.35	\$ 31,087.50	Total	\$ 19,725.35	\$ 31,087.50

THE BANK OF SMOAKS, SMOAKS.

No. 309. Incorporated April 12, 1911.

W. H. VARN, President.

A. E. VARN, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 32,301.14	\$ 21,852.49	Capital stock	\$ 12,100.00	\$ 12,000.00
Overdrafts	49.04	5.18	Surplus fund	280.45	280.45
Fur. and fix.	1,577.45	1,599.91	Undivided profits ..	1,220.69	889.30
Banking house	2,000.00	2,000.00	Due to banks	688.94	
Due from banks	15.43	6,310.69	Individual deposits..	9,329.64	12,628.93
Currency	1,135.00	790.00	Time certificates	8,694.20	5,469.70
Gold		25.00	Cashier's checks	52.35	971.09
Silver, etc.,	14.71	156.20	Bills payable	4,800.00	
Cash items	73.50				
Total	\$ 37,166.27	\$ 32,289.47	Total	\$ 37,166.27	\$ 32,289.47

THE SMOAKS BANKING COMPANY, SMOAKS.

No. 810. Incorporated February 8, 1911.

J. E. SMOAK President.

O. A. THOMAS Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
LIABILITIES.			LIABILITIES.		
Loans	\$ 27,790.96	\$ 21,205.62	Capital stock	\$ 10,000.00	\$ 10,000.00
Fur. and fix.	2,091.84	2,091.85	Surplus fund	1,000.00	1,000.00
Banking house	1,735.40	1,735.40	Undivided profits ..	1,158.56	1,236.59
Due from banks	3,014.14	655.05	Individual deposits..	6,400.36	6,128.14
Currency	1,238.00	1,975.00	Savings deposits	12,611.16	9,641.28
Gold	255.00	180.00	Cashier's checks	119.83	195.84
Silver, etc.,	165.06	846.91	Bills payable	5,000.00	
Cash items		56.52			
Total	\$ 36,289.91	\$ 28,196.85	Total	\$ 36,289.91	\$ 28,196.85

THE BANK OF COMMERCE, SPARTANBURG.

No. 284. Incorporated September 17, 1910.

J. B. LEE, President.

S. T. REID, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$247,270.91	\$270,081.90	Capital stock	\$ 60,000.00	\$ 60,000.00
Overdrafts	1,533.67	9,226.74	Surplus fund	6,000.00	6,000.00
Bonds and stocks ..	200.00		Undivided profits ..	4,270.03	4,154.68
Fur. and fix.	3,000.00	5,241.70	Due to banks	12,053.66	22,086.21
Due from banks	66,433.84	27,309.83	Individual deposits..	142,686.47	118,727.00
Currency	14,248.00	17,722.00	Savings deposits	100,948.27	90,253.11
Gold	335.00	107.50	Time certificates	10,950.00	
Silver, etc.,	1,625.21	1,599.83	Cashier's checks	313.50	308.00
Clearing house	2,861.81	5,289.50	Bills payable		35,000.00
Total	\$337,508.44	\$386,529.00	Total	\$337,508.44	\$386,529.00

THE BANK OF SPARTANBURG, SPARTANBURG.

No. 88. Incorporated July 3, 1901.

ARCH B. CALVERT, President.

JOHN B. CANNON, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$328,262.88	\$393,772.12	Capital stock	\$100,000.00	\$100,000.00
Overdrafts	899.04	779.19	Surplus fund	25,000.00	25,000.00
Bonds and stocks ..	4,135.00	4,135.00	Undivided profits ..	13,038.22	13,054.10
Fur. and fix.	5,226.36	5,226.36	Due to banks	27,652.27	66,168.79
Banking house		30,000.00	Dividends unpaid ..	139.00	63.00
Other real estate ..	30,000.00		Individual deposits..	209,511.16	210,637.40
Due from banks	42,635.66	42,814.64	Time certificates	1,500.00	
Currency	8,249.00	22,259.00	Cashier's checks	3,171.95	6,604.61
Gold	802.50	162.50	Rediscouts		35,000.00
Silver, etc.,	2,759.17	3,370.12	Bills payable	50,000.00	75,000.00
Cash items	1,141.01	929.62			
Clearing house	5,545.58	7,873.14			
Other resources	556.90				
Other resources		20,706.21			
Total	\$430,012.60	\$531,527.90	Total	\$430,012.60	\$531,527.90

THE DOLLAR SAVINGS BANK, SPARTANBURG.

No. 215. Incorporated September 30, 1907.

ARCH B. CALVERT, President.

J. WARREN WILLSON, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$189,220.68	\$231,929.74	Capital stock	\$ 50,000.00	\$ 50,000.00
Bonds and stocks ..	1,630.00	1,630.00	Surplus fund	12,500.00	12,500.00
Fur. and fix.	367.50	367.50	Undivided profits ..	5,054.07	3,116.16
Other real estate ..	40,703.95	40,932.25	Dividends unpaid ..	84.00	6.00
Due from banks	15,128.64	20,038.54	Savings deposits	144,931.67	196,403.36
			Time certificates	34,531.03	33,872.51
Total	\$247,050.77	\$295,898.08	Total	\$247,050.77	\$295,898.03

THE MERCHANTS AND FARMERS BANK, SPARTANBURG.

No. 27. Incorporated January 20, 1889.

A. L. WHITE, President.

J. L. FLEMING, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$305,285.47	\$351,252.45	Capital stock	\$100,000.00	\$100,000.00
Bonds and stocks ..	23,192.41	24,820.06	Surplus fund	50,000.00	50,000.00
Fur. and fix.	3,227.47	3,212.47	Undivided profits ..	34,914.48	33,857.88
Banking house	25,000.00	25,000.00	Due to banks	5,641.58	15,480.04
Other real estate ..	27,000.00	27,000.00	Dividends unpaid ..	148.00	148.00
Due from banks	67,974.99	44,774.51	Individual deposits..	177,562.46	185,439.50
Currency	8,857.00	15,498.00	Savings deposits	68,021.01	79,388.62
Silver, etc.,	1,870.54	5,495.22	Time certificates	28,557.16	29,236.52
Clearing house	7,665.98	22,170.74	Cashier's checks	93.88	868.00
			Bills payable		20,000.00
Total	\$470,073.86	\$519,228.45	Reserve fund	5,135.29	5,304.89
			Total	\$470,073.86	\$519,223.45

THE SPARTAN SAVINGS BANK, SPARTANBURG.

Incorporated July 7, 1915.

JOHN B. CANNON, President.

H. V. JOHNSON, Cashier.

Condition	Nov. 10	Condition	Nov. 10
RESOURCES.		LIABILITIES.	
Loans	\$4,081.49	Capital stock	\$2,690.50
Fur. and fix.	136.40	Undivided profits	56.32
Due from banks	709.75	Savings deposits	3,113.48
Currency	400.00		
Silver, etc.,	86.32		
Clearing house	446.34		
Total	\$5,860.30	Total	\$5,860.30

THE SOUTHERN TRUST CO., SPARTANBURG.

No. 117. Incorporated August 10, 1908.

H. A. LIGON, President.

C. E. EPTON, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$154,779.25	\$182,798.98	Capital stock	\$ 80,000.00	\$ 80,000.00
Bonds and stocks ..	5,800.00	5,800.00	Surplus fund	7,050.00	7,200.00
Other real estate ..	8,837.58	6,631.73	Undivided profits ..	4,930.99	5,698.81
Due from banks	3,109.24	21,535.58	Savings deposits	93,755.08	121,650.54
			Time certificates	6,790.00	11,711.89
			Bills payable		10,000.00
Total	\$172,526.07	\$216,261.24	Total	\$172,526.07	\$216,261.24

THE BANK OF SPRINGFIELD, SPRINGFIELD.

No. 118. Incorporated August 30, 1908.

L. M. MIMS, President.

J. B. SMITH, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$140,165.08	\$117,912.30	Capital stock	\$ 30,000.00	\$ 30,000.00
Fur. and fix.	1,600.00	1,600.00	Surplus fund	15,000.00	15,000.00
Banking house	3,400.00	3,400.00	Undivided profits ..	14,503.96	13,714.29
Due from banks	5,830.89	7,722.08	Individual deposits ..	18,105.10	24,523.01
Currency	958.00	1,397.00	Savings deposits	14,106.51	14,536.14
Silver, etc.,	189.34	170.43	Time certificates	15,653.44	20,162.58
Cash items	659.58	2,743.21	Cashier's checks	883.88	9.00
			Bills payable	45,000.00	17,000.00
Total	\$152,752.89	\$134,945.02	Total	\$152,752.89	\$134,945.02

THE PLANTERS BANK, STARR.

No. 389. Incorporated September 28, 1915.

E. P. VANDIVER, President.

O. C. JONES, Cashier.

Condition	Nov. 10	Condition	Nov. 10
RESOURCES.		LIABILITIES.	
Loans	\$ 7,281.67	Capital stock	\$ 3,775.00
Banking house	1,408.00	Undivided profits ..	74.27
Due from banks	11,269.00	Individual deposits ..	9,075.44
Currency	1,023.00	Time certificates	8,315.43
Gold	2.50	Cashier's checks	93.90
Silver, etc.,	156.38		
Cash items	89.38		
Clearing house	158.69		
Total	\$ 21,834.04	Total	\$21,834.04

THE BANK OF ST. GEORGE, ST. GEORGE.

No. 140. Incorporated November 2, 1904.

L. A. KLAUBER, President.

T. E. HENNANT, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$135,937.69	\$171,426.61	Capital stock	\$ 25,000.00	\$ 25,000.00
Overdrafts	1,131.59	2,888.88	Surplus fund	15,000.00	15,000.00
Fur. and fix.	2,000.00	2,000.00	Undivided profits ..	5,953.09	8,018.26
Banking house	4,000.00	4,000.00	Due to banks		912.49
Other real estate ..	1,500.00	1,500.00	Individual deposits..	49,701.24	65,939.03
Due from banks	27,919.96	10,430.61	Savings deposits	64,720.59	71,482.78
Currency	2,841.00	3,459.00	Cashier's checks	91.80	885.04
Silver, etc.,	136.48	623.93	Bills payable	15,000.00	10,000.00
Cash items		858.57			
Total	\$175,466.72	\$197,187.60	Total	\$175,466.72	\$197,187.60

THE FARMERS' BANK AND TRUST COMPANY, ST. MATTHEWS.

No. 315. Incorporated September 7, 1911.

SHEP PEARLSTINE, President.

L. S. DREHER, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 87,161.13	\$ 89,183.87	Capital stock	\$ 35,000.00	\$ 35,000.00
Overdrafts	296.61	4,998.55	Surplus fund	1,200.00	1,200.00
Bonds and stocks ..		2,000.00	Undivided profits ..	2,999.68	4,442.27
Fur. and fix.	2,318.11	2,318.11	Individual deposits..	35,698.66	35,287.66
Due from banks	18,079.38	6,428.96	Savings deposits	13,151.64	17,926.08
Currency	1,601.00	1,956.00	Cashier's checks	375.18	261.44
Gold	30.00	45.00	Bills payable	22,500.00	15,000.00
Silver, etc.,	1,127.86	932.09			
Cash items	811.07	1,254.87			
Total	\$110,925.16	\$109,117.45	Total	\$110,925.16	\$109,117.45

THE HOME BANK, ST. MATTHEWS.

No. 160. Incorporated November 23, 1905.

J. A. BANKS, President.

R. B. GEIGER, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$110,506.33	\$111,193.34	Capital stock	\$ 25,000.00	\$ 25,000.00
Overdrafts	133.82	103.33	Surplus fund	10,000.00	10,000.00
Bonds and stocks ..		2,000.00	Undivided profits ..	5,301.66	6,812.39
Fur. and fix.	1,809.56	2,020.46	Individual deposits..	36,279.02	37,009.25
Due from banks	13,878.29	15,418.43	Savings deposits	28,063.67	43,283.01
Currency	1,616.00	2,858.00	Time certificates		3,900.00
Gold	5.00		Cashier's checks	589.87	211.81
Silver, etc.,	1,761.16	1,897.94	Bills payable	25,000.00	10,000.00
Cash items	523.86	724.96			
Total	\$130,234.02	\$136,216.46	Total	\$130,234.02	\$136,216.46

THE BANK OF SUMMERTON, SUMMERTON.

No. 114. Incorporated June 10, 1908.

BANK OF SUMMERTON.

JNO. W. LESESNE, Cashier.

J. A. WEINBERG, President.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 84,556.50	\$105,683.92	Capital stock	\$ 25,000.00	\$ 25,000.00
Overdrafts	1,788.08	642.31	Surplus fund	15,000.00	15,000.00
Fur. and fix.	400.00	400.00	Undivided profits ..	4,449.80	7,920.05
Banking house ..	1,000.00	1,000.00	Due to banks	1,257.25	2,873.49
Other real estate ..	900.00	900.00	Dividends unpaid ..	280.00	280.00
Due from banks ...	22,824.05	19,927.88	Individual deposits..	43,327.67	60,015.20
Currency	1,263.00	4,743.00	Savings deposits ...	9,475.43	10,977.40
Silver, etc.,	610.46	1,671.31	Time certificates ...	12,258.95	12,266.91
Cash items	226.89	2,043.97	Cashier's checks	187.70	249.84
			Reserve fund	2,800.00	2,300.00
			Other liabilities	27.18	129.00
Total	\$113,563.98	\$137,011.89	Total	\$113,563.98	\$137,011.89

THE BANK OF DORCHESTER, SUMMERVILLE AND ST. GEORGE BRANCHES.

No. 54. Incorporated September 27, 1895.

J. A. GUERIN, President.

ELIAS DOAR, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$214,412.93	\$191,593.93	Capital stock	\$ 25,000.00	\$ 25,000.00
Overdrafts	17.02	36.24	Surplus fund	11,000.00	11,000.00
Fur. and fix.	2,556.64	2,407.64	Undivided profits ..	1,765.81	8,591.90
Banking houses ...	4,480.00	4,345.00	Individual deposits..	87,785.13	83,072.16
Other real estate ..	5,148.00	5,348.00	Savings deposits ...	148,160.28	160,225.25
Due from banks ...	37,345.63	74,322.97	Bills payable	30,000.00	
Currency	4,857.00	7,564.00	Reserve fund	661.10	
Gold	182.00	347.50			
Silver, etc.,	1,733.18	1,673.97			
Cash items	128.36	250.06			
Other resources	28,061.75				
Cotton	2,752.15				
Warehouse acct. ...	2,697.66				
Total	\$304,372.32	\$287,889.31	Total	\$304,372.32	\$287,889.31

THE COMMERCIAL AND SAVINGS BANK, SUMTER.

No. 368. Incorporated November 1, 1913.

GEO. D. SHORE, President.

R. A. BRADHAM, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 66,930.60	\$110,168.76	Capital stock	\$ 25,000.00	\$ 25,000.00
Overdrafts	548.09	192.01	Undivided profits ..	449.73	2,009.52
Fur. and fix.	1,361.17	1,562.42	Due to banks	590.22	
Due from banks ...	8,088.46	12,658.13	Individual deposits..	42,250.71	71,968.12
Currency	2,021.00	4,079.00	Savings deposits ...	6,466.59	17,527.82
Gold	75.00	117.50	Time certificates ...	1,553.00	12,587.64
Silver, etc.,	1,129.79	1,050.63	Cashier's checks	155.01	1,382.73
Clearing house	1,311.15	647.38	Bills payable	5,000.00	
Total	\$ 81,465.26	\$130,475.83	Total	\$ 81,465.26	\$130,475.83

THE PEOPLES BANK, SUMTER.

No. 287. Incorporated October 1, 1910.

L. D. JENNINGS, President.

S. M. McLEOD, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$283,251.34	\$297,084.68	Capital stock	\$100,000.00	\$100,000.00
Overdrafts	387.58	63.20	Surplus fund	17,400.00	17,400.00
Bonds and stocks ..	1,000.00	1,000.00	Undivided profits ..	4,302.64	5,563.51
Fur. and fix.	5,203.11	5,213.11	Dividends unpaid ..	110.00	20.00
Banking house	15,049.73	15,049.73	Individual deposits..	68,640.35	81,774.65
Due from banks	10,889.48	29,095.54	Savings deposits	42,627.12	49,341.50
Currency	2,286.00	4,217.00	Time certificates	13,838.05	16,620.33
Gold	375.00	87.50	Certified checks	753.00	247.00
Silver, etc.,	1,888.48	2,846.77	Cashier's checks	103.20	323.74
Cash items	7,136.77	6,571.56	Rediscounts		25,947.47
Revenue stamps	61.87	59.11	Bills payable	79,750.00	64,000.00
Total	\$327,524.36	\$361,238.20	Total	\$327,524.36	\$361,238.20

THE SUMTER TRUST CO., SUMTER.

No. 326. Incorporated November 4, 1911.

I. C. STRAUSS, President.

E. L. EDMUNDS, Sec. and Treas.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$204,685.83	\$219,024.47	Capital stock	\$ 50,000.00	\$ 50,000.00
Overdrafts	963.25	2,463.71	Surplus fund	5,000.00	5,000.00
Fur. and fix.	594.00	594.00	Undivided profits ..	4,686.71	10,153.60
Due from banks	22,773.02	43,798.85	Due to banks	3,456.77	
Currency	634.00	560.00	Savings deposits	58,779.70	87,097.60
Gold	80.00	237.50	Time certificates	17,081.25	34,724.91
Silver, etc.,	493.77	641.61	Bills payable	27,300.00	3,000.00
Revenue stamps		48.82	Reserve fund	2,000.00	2,000.00
Contingent liab.....	446,400.00	556,629.51	Trust funds	61,919.44	75,392.85
Total	\$676,623.87	\$823,998.47	Mortgages sold	446,400.00	556,629.51
Total	\$676,623.87	\$823,998.47	Total	\$676,623.87	\$823,998.47

THE BANK OF SWANSEA, SWANSEA.

No. 221. Incorporated December 11, 1907.

W. H. WITT, President.

B. E. CROFT, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 43,955.66	\$ 31,717.15	Capital stock	\$ 20,000.00	\$ 20,000.00
Overdrafts	678.98	368.91	Surplus fund	2,000.00	2,000.00
Fur. and fix.	1,592.00	1,592.00	Undivided profits ..		574.43
Banking house	2,518.54	2,518.54	Individual deposits..	15,082.15	65,223.39
Other real estate	650.00	650.00	Savings deposits	10,668.99	12,147.96
Due from banks	4,804.29	62,450.74	Cashier's checks	446.72	1,550.35
Currency	1,258.00	1,899.00	Rediscounts	5,180.00	
Gold		187.50	Bills payable	2,850.00	
Silver, etc.,	548.82	112.29			
Other resources	171.57				
Total	\$ 56,177.86	\$101,496.13	Total	\$ 56,177.86	\$101,496.13

THE CITIZENS BANK OF TAYLORS, TAYLORS.

No. 867. Incorporated November 16, 1913.

ROBT. I. WOODSIDE, President.

I. W. GARRETT, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 21,382.19	\$ 27,359.75	Capital stock	\$ 7,700.00	\$ 10,000.00
Overdrafts	60.52	86.83	Undivided profits ..	102.33	139.59
Fur. and fix.	1,178.92	1,195.00	Due to banks	55.17	
Banking house		1,661.40	Individual deposits..	18,763.96	25,828.10
Other real estate	200.00		Time certificates	3,078.12	2,887.85
Due from banks	5,708.18	6,258.20	Certified checks		700.00
Currency	715.00	2,895.00	Cashier's checks	54.55	130.20
Silver, etc.,	207.77	157.41			
Cash items	254.55	72.15			
Other resources	47.00				
Total	\$ 29,754.13	\$ 39,685.74	Total	\$ 29,754.13	\$ 39,685.74

THE BANK OF TIMMONSVILLE, TIMMONSVILLE.

No. 40. Incorporated January 24, 1891.

JOHN McSWEEN, President.

E. C. ROLLINS, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$195,928.22	\$187,622.15	Capital stock	\$ 50,000.00	\$ 50,000.00
Overdrafts	3,825.95	3,345.91	Surplus fund	25,000.00	25,000.00
Fur. and fix.	1,000.00	1,350.00	Undivided profits ..	10,931.02	10,941.83
Banking house	3,500.00	3,500.00	Dividends unpaid ..	4.00	
Due from banks	8,614.06	13,063.46	Individual deposits..	75,838.84	78,144.82
Currency	2,868.00	3,702.00	Savings deposits	25,249.63	36,562.55
Gold	167.50	35.00	Time certificates	2,095.09	2,437.00
Silver, etc.,	815.63	538.36	Cashier's checks	244.10	175.87
Cash items	143.32	105.19	Bills payable	28,000.00	10,000.00
Total	\$216,862.68	\$213,262.07	Total	\$216,862.68	\$213,262.07

THE CITIZENS BANK, TIMMONSVILLE.

No. 126. Incorporated November 3, 1903.

CHAS. A. SMITH, President.

W. H. LOWMAN, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$155,033.08	\$140,461.71	Capital stock	\$ 30,000.00	\$ 30,000.00
Overdrafts	770.85	857.46	Surplus fund	30,000.00	30,000.00
Fur. and fix.	500.00	500.00	Undivided profits ..	5,326.15	7,880.62
Banking house	2,000.00	2,000.00	Due to banks		409.20
Due from banks	10,780.86	9,929.46	Individual deposits..	61,479.02	90,623.67
Currency	1,401.00	2,654.00	Cashier's checks	78.65	84.28
Gold	170.00	115.00	Bills payable	45,000.00	
Silver, etc.,	1,223.03	134.57			
Cash items		2,295.57			
Total	\$171,878.82	\$158,947.77	Total	\$171,878.82	\$158,947.77

THE BANK OF TOWNVILLE, TOWNVILLE.

No. 178. Incorporated February 14, 1906.

B. F. MAULDIN, President.

E. C. ASBELL, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 30,690.75	\$ 33,081.26	Capital stock	\$ 9,700.00	\$ 9,700.00
Overdrafts	2,659.29	5,832.24	Surplus fund	3,000.00	3,000.00
Bonds and stocks ..	315.28	315.28	Undivided profits ..	5,068.84	4,788.61
Fur. and fix.	1,020.70	1,020.70	Due to banks		5,114.22
Banking house	641.91	641.91	Individual deposits..	8,532.59	12,288.76
Due from banks	4,061.47	2,310.18	Time certificates	7,015.80	10,846.55
Currency	1,109.00	1,479.00	Cashier's checks	314.94	304.88
Gold	7.50	47.50	Bills payable	8,500.00	
Silver, etc.,	195.65	65.87			
Cash items	1,355.62	1,173.53			
Other resources	75.00	75.00			
Total	\$ 42,132.17	\$ 46,042.47	Total	\$ 42,132.17	\$ 46,042.47

TEH FARMERS BANK, TRAVELLER'S REST.

No. 255. Incorporated October 4, 1909.

M. C. DAVENPORT, President.

G. W. NICOLL, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 53,145.27	\$ 62,585.84	Capital stock	\$ 15,000.00	\$ 15,000.00
Overdrafts	36.78	58.32	Surplus fund	2,500.00	2,500.00
Fur. and fix.	1,507.06	1,507.06	Undivided profits ..	3,403.11	3,905.23
Banking house	1,065.82	1,065.82	Dividends unpaid	4.00	24.00
Other real estate....	337.50	1,719.50	Individual deposits..	16,599.75	26,290.55
Due from banks	7,199.39	11,861.81	Savings deposits	28,593.39	32,944.14
Currency	2,134.00	1,790.00	Time certificates	700.00	828.00
Gold	65.00	7.50	Cashier's checks	104.57	224.20
Silver, etc.,	670.23	749.35			
Cash items	248.77	370.92			
Total	\$ 66,904.82	\$ 81,716.12	Total	\$ 66,904.82	\$ 81,716.12

THE BANK OF TRENTON, TRENTON.

No. 166. Incorporated December 11, 1905.

B. F. MAULDIN, President.

W. W. MILLER, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 57,031.99	\$ 63,371.76	Capital stock	\$ 16,300.00	\$ 16,300.00
Overdrafts	231.17	881.81	Surplus fund	1,850.00	1,938.46
Fur. and fix.	2,350.00	2,350.00	Undivided profits	2,180.84	2,102.41
Banking house	1,350.00	1,350.00	Individual deposits..	30,268.28	38,915.84
Due from banks	7,007.28	8,396.02	Time certificates	10,668.18	12,209.52
Currency	2,057.00	2,067.00	Bills payable	11,500.00	7,500.00
Gold		60.00			
Silver, etc.,	412.77	423.45			
Cash items	2,327.09	66.19			
Total	\$ 72,767.30	\$ 78,966.23	Total	\$ 72,767.30	\$ 78,966.23

THE BANK OF TROY, TROY.

No. 195. Incorporated October 19, 1906.

W. P. DURST, President.

W. H. ROBINSON, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 52,319.56	\$ 55,487.29	Capital stock	\$ 17,000.00	\$ 17,000.00
Overdrafts	1,011.96	418.16	Surplus fund	3,000.00	3,000.00
Fur. and fix.	1,472.27	1,472.27	Undivided profits ..	3,298.24	2,048.39
Banking house	1,729.41	1,729.41	Due to banks	1,699.66	583.24
Other real estate ..	2,435.29	2,489.46	Dividends unpaid ..	18.00	
Due from banks	3,371.03	13,064.26	Individual deposits..	14,590.72	29,487.61
Currency	305.00	312.00	Time certificates	6,006.86	7,479.84
Gold	40.00		Cashier's checks	97.44	463.80
Silver, etc.,	221.25	71.55	Bills payable	18,500.00	15,000.00
Cash items	1,305.15	18.48			
Total	\$ 64,210.92	\$ 75,062.88	Total	\$ 64,210.92	\$ 75,062.88

THE BANK OF TURBEVILLE, TURBEVILLE.

No. 302. Incorporated January 2, 1911.

D. E. TURBEVILLE, President.

D. M. TURBEVILLE, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 42,609.59	\$ 45,040.34	Capital stock	\$ 12,500.00	\$ 12,500.00
Overdrafts	2,597.35	3,182.49	Surplus fund	2,500.00	2,500.00
Fur. and fix.	1,692.58	1,692.58	Due to banks	4,485.67	
Banking house	2,810.16	2,830.16	Dividends unpaid ..	6.00	
Due from banks	1,880.90	6,056.30	Individual deposits..	12,108.46	17,901.62
Currency	196.00	387.00	Savings deposits	123.18	164.60
Silver, etc.,	79.12	153.60	Time certificates	1,902.07	1,619.00
Cash items	2,019.00	351.78	Cashier's checks	446.76	1,245.25
Expenses	187.46	1,436.24	Rediscunts		1,200.00
Total	\$ 54,072.14	\$ 61,180.47	Bills payable	20,000.00	24,000.00
			Total	\$ 54,072.14	\$ 61,180.47

THE NICHOLSON BANK AND TRUST CO., UNION.

No. 196. Incorporated December 19, 1906.

EMSLIE NICHOLSON, President.

M. A. MOORE, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$233,037.10	\$294,193.42	Capital stock	\$ 75,000.00	\$ 75,000.00
Overdrafts	220.92	24.59	Surplus fund	13,000.00	13,000.00
Bonds and stocks ..	27,902.50	27,907.50	Undivided profits ..	18,493.66	24,933.76
Fur. and fix.	100.00	250.00	Due to banks	5,890.27	15,945.42
Due from banks	35,933.80	59,886.93	Dividends unpaid ..	20.00	
Currency	10,907.00	20,972.00	Individual deposits..	106,956.78	167,946.37
Gold	1,561.00	121.00	Savings deposits	21,437.00	21,762.97
Silver, etc.,	3,124.15	2,156.28	Time certificates	71,868.92	92,797.19
Cash items	1,875.25	6,215.70	Certified checks	45.00	
			Cashier's checks	1,450.09	341.71
Total	\$314,161.72	\$411,727.42	Total	\$314,161.72	\$411,727.42

THE PLANTERS AND MERCHANTS BANK, VARNVILLE.

No. 218. Incorporated November 1, 1907.

W. E. RICHARDSON, President.

W. V. BOWERS, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 43,933.30	\$ 45,144.24	Capital stock	\$ 15,000.00	\$ 15,000.00
Far. and fix.	2,000.00	2,000.00	Surplus fund	2,200.00	2,200.00
Banking house	5,000.00	5,000.00	Undivided profits ..	546.17	2,544.19
Due from banks	9,464.40	4,058.27	Individual deposits..	27,752.89	30,462.47
Currency	900.00	2,740.00	Savings deposits	9,263.87	9,886.18
Gold	75.00	163.50	Certified checks	147.89	
Silver, etc.,	684.66	209.79	Cashier's checks	468.04	279.46
Cash items	371.30	456.50	Bills payable	7,000.00	
Total	\$ 62,378.66	\$ 60,372.80	Total	\$ 62,378.66	\$ 60,372.80

THE BANK OF WALHALLA, WALHALLA.

No. 103. Incorporated January 13, 1903.

J. D. VERNER, President.

W. L. VERNER, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$102,669.55	\$112,648.28	Capital stock	\$ 50,000.00	\$ 50,000.00
Overdrafts	1,998.83	5,302.00	Surplus fund	12,500.00	12,500.00
Bonds and stocks ..	9,000.00	9,000.00	Undivided profits ..	10,965.19	13,858.45
Far. and fix.	1,700.00	1,700.00	Due to banks	450.40	697.39
Banking house	1,500.00	1,500.00	Individual deposits..	62,441.57	59,044.93
Other real estate ..	152.42	152.42	Demand certificates ..	1,913.91	1,426.92
Due from banks	43,538.99	23,281.43	Time certificates	146,639.62	150,997.22
Currency	4,347.00	5,106.00	Bills payable		10,000.00
Gold	2,555.00	1,965.00	Reserve fund	2,992.06	2,972.31
Silver, etc.,	699.92	302.32			
Cash items	151.31	15.00			
Total	\$287,902.75	\$301,497.22	Total	\$287,902.75	\$301,497.22

THE ENTERPRISE BANK, WALHALLA.

No. 271. Incorporated April 8, 1910.

A. P. CRISP, President.

GEO. SEABORN, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$102,669.55	\$112,648.28	Capital stock	\$ 20,000.00	\$ 20,000.00
Overdrafts	379.01	213.88	Surplus fund	2,500.00	2,500.00
Far. and fix.	1,400.00	1,400.00	Undivided profits ..	5,047.39	5,832.65
Due from banks	10,772.24	9,123.17	Due to banks	50.06	
Currency	1,493.00	2,362.00	Individual deposits..	32,837.28	32,034.48
Gold	1,341.00	1,566.00	Time certificates	59,492.37	67,394.26
Silver, etc.,	1,842.02	429.99	Cashier's checks	47.00	50.53
Cash items	77.28	68.60			
Total	\$119,974.10	\$127,811.92	Total	\$119,974.10	\$127,811.92

THE COLLETON BANKING CO., WALTERBORO.

No. 156. Incorporated August 19, 1905.

JOHN F. LUCAS, President.

R. L. FRASER, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 79,881.65	\$113,993.19	Capital stock	\$ 10,000.00	\$ 10,000.00
Bonds and stocks ..	6,095.00	6,095.00	Surplus fund	20,000.00	20,000.00
Fur. and fix.	661.76	687.82	Undivided profits ..	1,691.54	4,161.52
Banking house	2,059.71	2,059.71	Due to banks	3,251.26	2,357.34
Due from banks	77,776.55	89,066.49	Individual deposits..	37,980.48	77,727.49
Currency	1,564.00	1,911.00	Savings deposits	98,881.04	105,914.72
Gold	1,472.50	525.00	Cashier's checks	2,166.06	28.50
Silver, etc.,	865.84	291.90			
Cash items	598.05	1,594.98			
Clearing house	4,445.32	3,865.09			
Other resources		79.39			
Total	\$174,920.38	\$220,189.57	Total	\$174,920.38	\$220,189.57

THE FARMERS AND MERCHANTS BANK, WALTERBORO.

No. 91. Incorporated May 14, 1902.

R. H. WICHMAN, President.

I. M. FISHBURNE, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$174,686.05	\$163,417.70	Capital stock	\$ 50,000.00	\$ 50,000.00
Overdrafts	240.00	1,672.01	Surplus fund	8,200.00	8,200.00
Bonds and stocks ..	20.00	20.00	Undivided profits ..	4,738.63	3,984.36
Fur. and fix.	2,240.25	2,240.25	Due to banks	1,816.58	7,092.25
Banking house	6,480.00	6,480.00	Individual deposits..	43,715.59	40,248.51
Other real estate	1,350.00	1,350.00	Savings deposits	78,923.18	85,570.18
Due from banks	20,219.39	16,067.72	Cashier's checks	102.35	80.95
Currency	3,525.00	5,871.00	Bills payable	25,000.00	5,000.00
Gold	821.00	960.00			
Silver, etc.,	1,448.86	1,347.12			
Cash items	1,465.78	750.45			
Total	\$212,496.38	\$200,176.25	Total	\$212,496.38	\$200,176.25

THE BANK OF WARD, WARD.

No. 391. Incorporated June 11, 1915.

C. W. SATCHER, President.

V. R. EIDSON, Cashier.

Condition	Nov. 10	Condition	Nov. 10
RESOURCES.		LIABILITIES.	
Loans	\$ 3,183.00	Capital stock	\$13,510.00
Fur. and fix.	1,495.00	Individual deposits	9,284.11
Banking house	5,433.21	Cashier's checks	103.85
Due from banks	11,640.20		
Currency	800.00		
Silver, etc.,	190.52		
Expense account	156.03		
Total	\$ 22,897.96	Total	\$ 22,897.96

THE BANK OF WARE SHOALS, WARE SHOALS.

No. 208. Incorporated February 4, 1907.

BENJ. D. RIEGEL, President.

J. C. GAMBRELL, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$184,907.38	\$180,459.88	Capital stock	\$ 50,000.00	\$ 50,000.00
Overdrafts	2,852.12	482.85	Surplus fund	80,000.00	40,000.00
Fur. and fix.	1.00	1.00	Undivided profits ..	14,059.84	4,486.92
Due from banks	14,414.57	11,108.81	Individual deposits..	62,220.09	77,296.62
Currency	4,603.00	4,740.00	Time certificates	24,994.79	27,796.14
Gold	108.50	106.00	Cashier's checks	1,262.98	2,511.04
Silver, etc.,	964.28	1,268.89	Bills payable	80,000.00	
Cash items	4,691.90	3,978.29			
Total	\$212,537.70	\$202,090.72	Total	\$212,537.70	\$202,090.72

THE BANK OF WATERLOO, WATERLOO.

No. 297. Incorporated January 7, 1911.

J. C. SMITH, President.

G. Y. CULBERTSON, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 57,211.81	\$ 49,211.86	Capital stock	\$ 25,000.00	\$ 25,000.00
Overdrafts	125.10	376.49	Surplus fund	6,250.00	7,500.00
Fur. and fix.	1,229.15	1,229.15	Undivided profits ..	2,301.18	785.00
Banking house	2,255.00	2,255.00	Due to banks	2,690.13	2,082.42
Other real estate	2,003.25	1,998.75	Individual deposits..	22,132.00	23,704.47
Due from banks	2,808.77	4,370.65	Dividends unpaid ..		3.50
Currency	80.00	1,500.00	Savings deposits	1,625.64	1,240.17
Silver, etc.,	84.24	348.79	Time certificates	960.28	970.67
Cash items	307.81	386.09	Cashier's checks	310.90	890.05
Other resources	165.00		Bills payable	5,000.00	
Total	\$ 66,270.13	\$ 61,676.28	Total	\$ 66,270.13	\$ 61,676.28

THE WESTMINSTER BANK, WESTMINSTER.

No. 225. Incorporated January 9, 1908.

P. P. SULLIVAN, President.

T. PEDEN ANDERSON, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$342,044.11	\$366,691.94	Capital stock	\$100,000.00	\$100,000.00
Overdrafts	627.58	1,611.09	Surplus fund	17,000.00	18,000.00
Bonds and stocks ..	1.00	1.00	Undivided profits ..	21,501.99	21,105.78
Fur. and fix.	1,500.00	1,500.00	Due to banks	69.60	9,252.64
Banking house	6,000.00	6,000.00	Dividends unpaid ..		32.00
Due from banks	24,554.70	25,382.06	Individual deposits..	65,468.74	67,479.52
Currency	3,209.00	8,156.00	Time certificates	119,993.87	134,161.20
Gold	105.00	1,045.00	Cashier's checks	302.69	1,438.02
Silver, etc.,	865.73	456.59	Bills payable	57,105.00	60,000.00
Cash items	2,534.27	625.48			
Total	\$381,441.39	\$411,469.16	Total	\$381,441.39	\$411,469.16

THE WESTMINSTER LOAN AND TRUST CO., WESTMINSTER.

No. 333. Incorporated May 9, 1902.

F. W. CANNON, President.

A. ZIMMERMAN, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 55,096.39	\$ 55,889.15	Capital stock	\$ 20,000.00	\$ 20,000.00
Overdrafts	20.15	66.76	Surplus fund	500.00	500.00
Fur. and fix.	1,800.00	1,800.00	Undivided profits ..	2,677.26	2,244.09
Due from banks ...	9,179.68	13,588.82	Dividends unpaid ..	40.00	20.00
Currency	1,235.00	2,043.00	Individual deposits..	23,168.76	24,043.98
Gold	175.00	165.00	Demand certificates ..	40.00	193.00
Silver, etc.,	155.53	179.20	Time certificates	7,857.26	9,472.46
Cash items	166.53	274.03	Cashier's checks	45.00	32.48
			Bills payable	14,000.00	17,000.00
Total	\$ 67,828.28	\$ 73,505.96	Total	\$ 67,828.28	\$ 73,505.96

WILLIAM COLEMAN & COMPANY, BANKERS, WHITMIRE.

No. 333. Incorporated May 9, 1902.

R. H. WICHMAN, President.

H. G. LEAMAN, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$106,831.03	\$175,273.35	Undivided profits ..	50,495.70	50,259.90
Overdrafts	965.06	875.26	Due to banks	861.77	116.98
Bonds and stocks ..	105,000.00	105,000.00	Individual deposits..	76,262.18	114,863.13
Fur. and fix.	600.00	805.05	Time certificates	17,412.33	18,593.63
Due from banks ...	13,362.62	22,937.59	Certified checks	3.75	
Currency	2,901.00	3,332.00	Cashier's checks	396.85	321.85
Gold		40.00	Rediscounts		75,000.00
Silver, etc.,	533.27	216.12	Bills payable	85,000.00	50,000.00
Cash items	289.60	12.42			
Other resources		177.35			
Prepaid interest ...		486.35			
Total	\$230,482.58	\$309,155.49	Total	\$230,482.58	\$309,155.49

THE BANK OF WILLIAMSTON, WILLIAMSTON.

No. 68. Incorporated October 28, 1899.

JAS. P. GOSSETT, President.

CHRIS SUBER, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$103,281.22	\$119,816.24	Capital stock	\$ 40,000.00	\$ 40,000.00
Overdrafts	60.09	672.64	Surplus fund	6,000.00	6,000.00
Overdrafts cot. acct.		7,143.59	Undivided profits ..	1,438.87	3,521.89
Fur. and fix.	1,393.10	1,393.10	Individual deposits..	79,992.48	94,838.62
Banking house	4,438.32	4,438.32	Demand certificates ..	5,716.98	7,272.90
Due from banks ...	20,197.06	12,271.20	Cashier's checks	436.63	421.94
Currency	2,007.00	5,083.00			
Gold	517.50	427.50			
Silver, etc.,	800.27	457.57			
Cash items	790.40	252.19			
Clearing house assn.	100.00	100.00			
Total	\$133,584.96	\$152,055.35	Total	\$133,584.96	\$152,055.35

THE BANK OF WILLISTON, WILLISTON.

No. 165. Incorporated December 4, 1905.

A. M. KENNEDY, President.

W. E. PROTHRO, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 95,496.73	\$105,358.60	Capital stock	\$ 25,000.00	\$ 25,000.00
Overdrafts	54.46	46.95	Surplus fund	8,000.00	8,000.00
Bonds and stocks ..		8,000.00	Undivided profits ..	12,275.39	15,558.58
Fur. and fix.	1,500.00	1,990.00	Dividends unpaid ..	77.00	
Due from banks	20,345.15	31,855.20	Individual deposits..	48,131.32	78,834.30
Currency	3,500.00	5,500.00	Savings deposits	25,994.18	27,310.76
Silver, etc.,	894.18	2,238.45	Cashier's checks	1,112.63	501.62
Cash items		1,416.06	Reserve fund	1,200.00	1,200.00
Total	\$121,790.52	\$156,405.26	Total	\$121,790.52	\$156,405.26

THE FARMERS AND MERCHANTS BANK, WILLISTON.

No. 331. Incorporated April 25, 1912.

H. M. THOMPSON, President.

R. S. MARTIN, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 8,444.48	\$ 12,490.38	Capital stock	\$ 8,030.00	\$ 8,030.00
Fur. and fix.	1,930.34	1,930.34	Undivided profits ..	37.39	83.44
Due from banks	4,765.68	14,058.60	Individual deposits..	8,709.05	26,605.32
Currency	1,034.00	4,527.00	Cashier's checks	58.50	
Silver, etc.,	208.69	892.86			
Cash items	451.75	1,030.08			
Total	\$ 16,834.94	\$ 34,928.76	Total	\$ 16,834.94	\$ 34,928.76

THE BANK OF FAIRFIELD, WINNSBORO.

No. 178. Incorporated January 3, 1906.

W. R. RABB, President.

J. M. JENNINGS, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$173,936.33	\$152,600.84	Capital stock	\$ 50,000.00	\$ 50,000.00
Overdrafts	5,750.41	6,104.83	Surplus fund	25,000.00	25,000.00
Bonds and stocks ..	7,000.00	7,000.00	Undivided profits ..	3,914.79	6,501.40
Fur. and fix.	2,750.00	2,750.00	Due to banks		103.45
Banking house	9,500.00	9,500.00	Dividends unpaid ..	128.00	192.00
Other real estate	7,000.00	7,000.00	Individual deposits..	31,362.05	47,652.55
Due from banks	31,044.37	12,478.65	Savings deposits	43,301.60	45,070.81
Currency	1,706.00	888.00	Time certificates	23,190.57	24,972.48
Gold	1,037.50	1,040.00	Cashier's checks	244.00	
Silver, etc.,	745.40	135.63	Bills payable	63,000.00	
Cash items	671.00	994.74	Reserve for taxes ..	1,000.00	1,000.00
Total	\$241,141.01	\$200,492.69	Total	\$241,141.01	\$200,492.69

THE MERCHANTS AND PLANTER'S BANK, WINNSBORO.

No. 296. Incorporated December 8, 1910.

T. H. KETCHIN, President.

JNO. W. CATHCART, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$149,156.44	\$134,654.74	Capital stock	\$ 50,000.00	\$ 50,000.00
Overdrafts	760.52	2,625.60	Surplus fund	6,500.00	6,500.00
Bonds and stocks ..	3,000.00	3,000.00	Undivided profits ..	7,015.28	7,220.91
Fur. and fix.	2,250.00	2,250.00	Due to banks	957.27	851.40
Other real estate ..	393.85	393.85	Dividends unpaid ..	80.00	
Due from banks	32,809.76	54,573.49	Individual deposits..	90,277.90	95,288.73
Currency	3,281.00	6,203.00	Savings deposits	21,886.25	20,209.25
Gold	542.50	575.00	Time certificates	18,672.89	24,608.24
Silver, etc.,	1,264.85	1,190.04	Cashier's checks	223.53	1,007.77
Cash items	1,654.20	220.58			
Total	\$195,113.12	\$205,686.30	Total	\$195,113.12	\$205,686.30

THE WINNSBORO BANK, WINNSBORO.

No. 56. Incorporated February 8, 1896.

T. K. ELLIOTT, President.

C. F. ELLIOTT, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$437,054.50	\$438,174.33	Capital stock	\$100,000.00	\$100,000.00
Overdrafts	5,580.00	11,405.00	Surplus fund	100,000.00	100,000.00
Bonds and stocks ..	1,272.54	1,272.54	Undivided profits ..	5,513.64	9,113.77
Fur. and fix.	2,408.10	2,408.10	Due to banks	17,324.99	29,586.95
Banking house	20,000.00	20,000.00	Dividends unpaid ..	117.00	117.00
Other real estate	9,003.75	9,700.50	Individual deposits..	92,371.81	121,761.37
Due from banks	32,206.44	55,818.21	Savings deposits	112,973.52	115,675.93
Currency	2,530.00	4,763.00	Time certificates	48,350.35	62,835.15
Gold	1,996.00	2,011.00	Certified checks	2,950.00	2,950.00
Silver, etc.,	693.48	1,313.03	Cashier's checks	1,533.66	4,941.35
Cash items	78.66	115.81	Bills payable	29,300.00	
			Reserve fund	538.50	
			Reserve for taxes ..	1,850.00	
Total	\$512,823.47	\$546,981.52	Total	\$512,823.47	\$546,981.52

THE BANK OF WOODRUFF, WOODRUFF.

No. 84. Incorporated July 24, 1901.

S. D. PARSONS, President.

L. D. FOWLER, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$124,511.72	\$134,083.77	Capital stock	\$ 40,700.00	\$ 40,700.00
Overdrafts	2,268.34	3,070.35	Surplus fund	10,500.00	10,500.00
Bonds and stocks	1,033.34	1,550.00	Undivided profits ..	5,110.09	5,043.96
Banking house	1,368.45	1,368.45	Dividends unpaid ..	45.00	
Due from banks	19,526.33	49,380.08	Individual deposits..	65,600.09	90,026.69
Currency	4,083.00	7,505.00	Time certificates	35,210.26	45,541.74
Gold	135.00	30.00	Cashier's checks	673.69	937.89
Silver, etc.,	533.16	700.90	Bills payable		5,000.00
Cash items	4,475.92	415.32	Other liabilities	96.13	353.59
Total	\$157,935.26	\$198,103.87	Total	\$157,935.26	\$198,103.87

THE BANK OF YEMASSEE, YEMASSEE.

No. 850. Incorporated August 21, 1912.

W. E. RICHARDSON, President.

LORING TERRY, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 19,134.93	\$ 17,696.78	Capital stock	\$ 7,250.00	\$ 7,250.00
Overdrafts	83.00	286.16	Surplus fund	1,100.00	1,100.00
Fur. and fix.	1,200.00	1,305.00	Undivided profits ..	690.11	598.48
Banking house	2,000.00	2,000.00	Due to banks	170.52	52.94
Due from banks	3,239.05	7,111.62	Individual deposits..	13,569.75	15,583.06
Currency	758.00	1,130.00	Savings deposits	4,069.54	4,221.85
Gold	55.00		Cashier's checks	156.40	830.38
Silver, etc.,	585.84	777.10	Rediscouunts		620.50
Cash items	6.00				
Total	\$ 27,006.82	\$ 80,256.66	Total	\$ 27,006.82	\$ 30,256.66

THE LOAN AND SAVINGS BANK, YORKVILLE.

No. 28. Incorporated April 26, 1889.

B. N. MOORE, President.

J. P. McMURRAY, Cashier.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$238,268.18	\$308,658.94	Capital stock	\$ 50,000.00	\$ 50,000.00
Overdrafts	218.39	439.54	Surplus fund	50,000.00	50,000.00
Bonds and stocks	20,000.00	10,500.00	Undivided profits ..	6,260.00	9,102.97
Other real estate	2,439.00	2,439.00	Due to banks	5,840.83	874.41
Due from banks	55,503.86	73,263.12	Dividends unpaid ..	6.00	
Currency	7,200.00	6,840.00	Individual deposits..	129,346.35	184,593.82
Gold	260.00	125.00	Savings deposits	7,368.06	8,779.85
Silver, etc.,	1,838.04	1,577.34	Time certificates	70,086.03	80,869.60
Cash items	2,358.67	578.32	Cashier's checks	1,168.87	7,195.61
			Reserve for taxes	8,000.00	8,000.00
Total	\$328,076.14	\$399,416.26	Total	\$328,076.14	\$399,416.26

Statements of the Fifteen Branch Banks on March 4 and November 10.

BARNWELL BRANCH, BANK OF WESTERN CAROLINA.

P. M. BUCKINGHAM, Manager.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$154,298.51	\$114,843.89	Undivided profits ..	5,097.62	608.00
Overdrafts	135.07	214.69	Individual deposits..	131,986.99	126,148.01
Due from banks	62,336.96	91,215.73	Savings deposits	79,941.35	81,115.80
Currency	5,861.00	7,881.00	Time certificates	6,806.98	7,213.43
Gold	367.50	50.00	Certified checks	5.00	
Silver, etc.,	585.69	873.21	Cashier's checks	22.29	167.60
Cash items	275.50	169.32			
Total	\$223,860.23	\$215,247.84	Total	\$223,860.23	\$215,247.84

BLACKVILLE BRANCH, THE BANK OF WESTERN CAROLINA.

T. L. WRAGG, Manager.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 76,419.66	\$ 70,307.32	Undivided profits ..	1,358.00	778.56
Due from banks	1,631.42	1,902.76	Due to banks	107.45	
Currency	1,636.00	6,000.00	Individual deposits..	70,499.37	79,038.19
Gold	85.00	37.50	Savings deposits	37,305.38	31,264.63
Silver, etc.,	2,342.95	2,562.82	Time certificates	6,200.08	6,233.66
Cash items	40.81	43.80	Certified checks		160.00
Due from head bk..	33,761.81	40,681.25	Cashier's checks	477.37	4,055.41
Total	\$115,917.65	\$121,535.45	Total	\$115,917.65	\$121,535.45

THE CHARLESTON SAVING INSTITUTION (King Street Branch) CHARLESTON.

L. F. DENARE, Manager.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$122,622.30	\$154,180.18	Undivided profits ..	1,307.68	1,801.10
Fur. and fix.	3,751.74	3,000.00	Individual deposits..	11,896.68	17,697.93
Bk. house repairs ..	4,000.00	4,000.00	Savings deposits	123,859.93	160,576.74
Due from banks	5,341.12	17,143.37	Demand certificates ..	200.00	200.00
Currency	1,106.00	935.00	Certified checks	45.24	143.40
Gold	20.00	55.00			
Silver, etc.,	386.92	307.51			
Cash items	81.45	798.11			
Total	\$137,309.53	\$180,419.17	Total	\$137,309.53	\$180,419.17

TITLE GUARANTEE & DEPOSIT CO., (King St. Branch) Charleston.**W. F. OSTENDORFF, Manager.**

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Due from banks	9,905.12	14,851.98	Savings deposits	11,906.10	16,041.27
Currency	1,620.00	1,111.50			
Gold	40.00	67.50			
Silver, etc.,	275.96	488.32			
Cash items	65.02	77.02			
Total	\$ 11,906.10	\$ 16,041.27	Total	\$ 11,906.10	\$ 16,041.27

ELLENTON BRANCH, BANK OF WESTERN CAROLINA.**E. E. SETTLE, Manager.**

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 54,755.30	\$ 45,978.86	Undivided profits ..	766.88	1,183.11
Overdrafts	257.65	176.41	Due to head office..	29,313.82	19,716.40
Due from banks	14.16	894.41	Individual deposits..	16,882.26	18,401.50
Currency	3,182.00	2,500.00	Savings deposits	11,874.08	10,460.81
Gold		20.00	Cashier's checks	42.90	109.88
Silver, etc.,	670.83	807.02			
Total	\$ 58,879.94	\$ 49,871.70	Total	\$ 58,879.94	\$ 49,871.70

**THE FARMERS AND MERCHANTS BANK, MARION, S. C., FORK
BRANCH, FORK, S. C.****C. B. CARTER, Manager.**

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 10,465.38	\$ 9,289.41	Due to banks	2,893.88	4,608.12
Overdrafts	20.53	49.00	Individual deposits..	4,770.73	7,330.00
Fur. and fix.	243.55	243.55	Time certificates	840.00	1,240.00
Due from banks	1,583.87	2,987.98	Cashier's checks	2.50	323.49
Currency	146.00	300.00	Bills payable	4,000.00	
Silver, etc.,	6.28	150.32			
Cash items	27.80	384.90			
Expense	18.70	146.45			
Total	\$ 12,507.11	\$ 13,501.61	Total	\$ 12,507.11	\$ 13,501.61

FORK SHOALS BRANCH, PEOPLES BANK, FOUNTAIN INN.**R. E. SCOTT, Manager.**

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 9,316.56	\$ 8,811.10	Undivided profits ..	21.04	
Overdrafts		4.76	Due to banks	1,137.85	
Due from banks		9,064.14	Individual deposits..	4,126.65	11,078.10
Currency	1,608.00	3,487.00	Time certificates	5,581.22	10,271.49
Gold		15.00	Cashier's checks	286.30	401.24
Silver, etc.,	81.85	11.06			
Cash items	92.90	350.54			
Current expenses		2.62			
Revenue stamps	8.75	4.61			
Total	\$ 11,108.06	\$ 21,750.83	Total	\$ 11,108.06	\$ 21,750.83

JOHNSTON BRANCH, BANK OF WESTERN CAROLINA.**H. G. EIDSON, Manager.**

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$106,114.89	\$135,428.23	Undivided profits ..	2,638.50	618.59
Overdrafts	1,025.59		Individual deposits..	24,803.37	37,821.08
Due from banks ....	.72	949.72	Savings deposits	6,728.74	9,654.17
Currency	1,578.00	4,132.00	Time certificates	13,659.29	17,745.01
Gold	110.00	120.00	Due to head office..	66,412.60	88,666.37
Silver, etc.,	554.75	696.28			
Cash items	4,853.55	13,178.99			
Total	\$114,237.50	\$154,505.17	Total	\$114,237.50	\$154,505.17

LATTA BRANCH, LATTA FARMERS & MERCHANTS BANK, MARION.**H. A. BETHEA, Manager.**

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$173,032.63	\$143,805.76	Undivided profits ..	2,345.01	6,374.04
Due from banks	3,954.11	42,082.59	Due to banks	51,954.85	32,048.12
Currency	258.00	705.00	Individual deposits..	97,344.19	161,669.80
Silver, etc.,	596.37	772.05	Time certificates	8,811.39	6,066.57
Cash items	2,114.38	19,143.13	Bills payable	20,000.00	
Total	\$179,955.44	\$206,458.53	Total	\$179,955.44	\$206,458.53

LEXINGTON BRANCH, BANK OF WESTERN CAROLINA.

G. H. BALLENTINE, Manager.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 68,700.36	\$ 73,607.39	Undivided profits ..	931.49	714.46
Due from banks	68.11	146.38	Individual deposits..	20,299.07	26,164.79
Currency	3,562.00	2,681.00	Savings deposits	15,884.54	19,221.51
Silver, etc.,	485.36	252.61	Time certificates	1,350.00	4,065.00
Cash items	708.02	806.76	Cashier's checks	40.13	195.02
			Due to head office ..	35,518.62	26,633.86
Total	\$ 73,523.85	\$ 76,994.14	Total	\$ 73,523.85	\$ 76,994.14

NORTH AUGUSTA BRANCH, BANK OF WESTERN CAROLINA.

M. L. TYLER, Manager.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 60,354.92	\$ 47,616.62	Undivided profits ..	651.24	255.19
Overdrafts	497.91	187.28	Due to head office..	18,099.54	
Due from banks	451.45	187.83	Individual deposits..	26,785.50	29,915.69
Currency	4,752.00	3,475.00	Savings deposits	21,989.23	20,736.00
Gold	165.00	25.00	Cashier's checks		1,083.85
Silver, etc.,	1,267.95	898.72	Due to head office..		3,243.59
Cash items	36.28	2,844.37			
Total	\$ 67,525.51	\$ 55,234.32	Total	\$ 67,525.51	\$ 55,234.32

SALLEY BRANCH, BANK OF WESTERN CAROLINA.

E. C. HALTIWANGER, Manager.

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 73,633.09	\$ 62,269.72	Undivided profits ..	539.23	
Overdrafts	108.30	368.75	Due to head office ..	27,594.29	
Due from banks	217.77	292.39	Individual deposits..	27,383.83	53,436.94
Currency	1,487.00	3,186.00	Savings deposits	20,826.81	27,660.46
Gold	112.50	112.50	Time certificates		2,346.29
Silver, etc.,	675.50	988.96	Cashier's checks	5.00	376.57
Cash items	115.00	64.57			
Due by head office ---		16,522.72			
Expense		4.58			
Total	\$ 76,349.16	\$ 83,810.26	Total	\$ 76,349.16	\$ 83,810.26

ST. GEORGE BRANCH, BANK OF DORCHESTER.**ELIAS DOAR, Cashier.**

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 58,542.14	\$ 47,448.81	Undivided profits ..	752.50	2,191.09
Overdrafts	5.32		Due to head office ..	38,500.00	20,000.00
Fur. and fix.	1,439.00	1,280.00	Individual deposits..	17,242.41	12,271.93
Banking house	3,000.00	3,000.00	Savings deposits	14,987.62	24,452.20
Other real estate		200.00			
Due from banks	4,619.68	5,029.41			
Currency	2,187.00	1,700.00			
Silver, etc.,	158.89	262.00			
Warehouse acct.	1,580.50				
Total	\$ 71,482.58	\$ 58,915.22	Total	\$ 71,482.58	\$ 58,915.22

WAGENER BRANCH, BANK OF WESTERN CAROLINA.**E. B. GUNTER, Manager.**

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$108,038.00	\$ 95,135.95	Undivided profits ..	722.92	1,076.20
Overdrafts	85.00	1,013.00	Due to head office ..	64,784.41	19,024.75
Due from banks	1,610.54	2,073.15	Individual deposits..	18,535.92	41,323.20
Currency	2,269.00	3,522.00	Savings deposits	33,167.33	35,630.72
Silver, etc.,	415.52	376.38	Time certificates		4,915.00
Cash items	322.57	667.86	Cashier's checks	530.05	818.47
Total	\$112,740.63	\$102,788.84	Total	\$112,740.63	\$102,788.84

WILLINGTON BRANCH, BANK OF McCORMICK.**R. L. ARIAIL, Manager.**

Condition	Mar. 4	Nov. 10	Condition	Mar. 4	Nov. 10
RESOURCES.			LIABILITIES.		
Loans	\$ 26,925.85	\$ 23,150.08	Undivided profits ..	2,653.03	3,451.49
Overdrafts	213.22	649.07	Due to banks	1,938.12	
Due from banks		556.58	Individual deposits..	6,996.75	12,448.70
Currency	701.00	433.00	Time certificates	1,515.70	1,474.55
Gold	25.00		Cashier's checks	6.15	436.88
Silver, etc.,	322.85	257.47	Rediscounts	15,297.84	8,057.39
Cash items	219.67	822.81			
Total	\$ 28,407.59	\$ 25,869.01	Total	\$ 28,407.59	\$ 25,869.01

Report of Auditor-Assistant to State Bank Examiner.

To Hon. I. M. Mauldin,
State Bank Examiner:

I herewith transmit my report as Auditor-Assistant to the State Bank Examiner.

As this work was inaugurated by the last legislature, and is comparatively a new branch of your department, I trust it will not be amiss for me to make some suggestions, which I think would simplify and systematize the work in the future. A requirement of the act creating the auditing branch of your department is, that two examinations be made of all offices and institutions annually, and that the last examination be made in December.

I have made two examinations of all State institutions, and of most of the States offices, and in so far as it was possible to do so, I have made final examinations of all offices in December. I did not begin work under the Act until about April first, which gave me only about three-fourths of a year in which to complete my work. With the entire year to work in, it will be easy enough to make two examinations annually of all State offices and State institutions, and to do considerable work in the counties as well.

The second requirement of the act: that the last examinations be made in December, is almost impossible of performance, as this would require the examination of more than one office or institution each day; and the State institutions are scattered pretty well all over the State. I suggest that the act be amended to require the last examination to be made in the last quarter of the year.

The next suggestion I would respectfully ask the legislature to consider is a change of the fiscal year, for State offices

and State Institutions, which now close January first, to close July first.

All of the educational institutions of the State close their scholastic year July first. They are required by law to make a financial statement to the State Superintendent of Education, for this period, and then, later, to report to the Legislature from January to January, thereby entailing not only unnecessary work, but unnecessary expense, in twice preparing and printing these reports.

The State's chief source of income is its taxes, levied in the several counties. These counties close the fiscal year July first. I can see no valid reason why the fiscal year should close in the counties on one date and in the State on another.

With the fiscal year as now fixed by law, there is a period of two and a half or three months during which, state officers and state institutions dependent on legislative appropriations, are without funds, and operate, as it were, on faith. If the fiscal year should be changed to July first, appropriations could be made to cover the entire year. Officers who are required to report annually to the legislature, could compile and print their reports, closing July first, and have them in hand for the meeting of the legislature. This would in no wise prevent the State Auditor from making regular and frequent examinations for that part of the calendar year not covered by the reports to the legislature.

To close the fiscal year July first would require an appropriation for eighteen months instead of twelve, but at most, it would only necessitate the State borrowing for about three months more than at present.

In checking the State Treasurer's office, close touch was had with the Comptroller General's office. These offices are mutually a check, the one on the other. An audit, then, of the State Treasurer's office and, an examination of the accounts filed in the Comptroller General's office, constitutes a thorough check of the fiscal affairs of the State, while the accounts filed in the Comptroller General's office are, as well, a check on all offices, institutions and individuals expending State funds. I went over these accounts filed, thoroughly, item by item. The Comptroller General's office is likewise a check

against the various County Treasurers who remit funds to the State Treasurer.

In checking the State Treasurer's office, I required statements from the various offices that remit funds to the State Treasurer and checked these with the Treasurer's books. I also compared the annual statement sheets of taxes in the several counties with the State Treasurers books, and found that he had properly charged himself. This will appear more fully in the specific report on the State Treasurer's office, accompanying this. The fact that the Comptroller General had made virtually all of the annual settlements with the counties, prior to October first, facilitated my work materially. In this connection, since I make no statistical report from his office, this being covered by the audit of the State Treasurer's office, I desire to commend the Comptroller General and his efficient help for the neatness and accuracy that characterize the work in his office. He is an efficient and obliging officer, thoroughly equipped for the responsible position he holds.

In examining receipted accounts filed with the Comptroller General, by officers and employees of the State, I found some that were not properly itemized. This, however had been taken up with the parties and latterly the law seems to have been complied with. I noted some instances in which there seems to have been extravagance of State funds, but for the present I am not prepared to report on these instances, as there may be facts which would entirely change my opinion of the expenditures, and wholly justify them. Hereafter, when I examine an office of which the vouchers are filed in the Comptroller General's office, I will immediately thereafter examine the vouchers in the office of the Comptroller General, which will enable me to pass more intelligently on the justification for an expenditure.

Such errors as I have noted in the course of my work have been purely clerical, and need not be cited here. Where an officer has shown lack of method and care in preserving his vouchers, I have helped him to inaugurate better system; and in some instances I have made slight changes in the methods of keeping accounts.

Requests for County audits were filed with you by four

counties, to wit: Anderson, Saluda, Edgefield and Oconee. I made up the annual settlements in all of these counties, which were checked and approved by the Comptroller General. In Anderson and Saluda a statement was made for the use of the foreman of the Grand Jury in each county. These statements are made a part of this report.

Respectfully submitted,

W. W. BRADLEY,

Auditor for State Bank Examiner.

STATE OFFICES.

OFFICE OF GOVERNOR.

Audit of the Books, Accounts and Vouchers of the Governor's Office from
January 1, 1915 to December 1, 1915.

APPROPRIATIONS—

Governor	\$	3,000.00	
Private Secretary		1,800.00	
Stenographer		1,200.00	
Messenger		480.00	
Contingent fund of Governor		5,000.00	
Contingent fund Refund		1.00	
Special fund for Enforcement of Law		5,000.00	
Special repair Governor's Mansion		3,385.00	
Legal advice		2,000.00	
Fuel, inside Repairs, Furnishing Mansion		1,350.00	
Repairing fences and outbuildings, Mansion		500.00	
Stationery and stamps		350.00	
Preservation of trees, Mansion		200.00	\$24,266.00

EXPENDITURES—

Governor Blease	\$	112.90	
Governor Smith		40.32	
Governor Manning		2,346.78	2,500.00

PRIVATE SECRETARY—

Blackburn	\$	72.58	
Parrott		16.93	
Moses		1,130.49	
LaRoque		280.00	\$1,500.00

STENOGRAPHERS—

Parrott	\$	48.34	
Wood		941.93	990.27

MESSENGERS—

Neely	\$	23.87	
Brigman		376.13	400.00
Fuel, inside repairs, furnishings, Mansion			1,350.00
Special repairs			3,377.10
Special fund for enforcement of law			2,803.39
Contingent fund for Governor			3,197.76
Stationery, stamps, etc.,			323.55
Repairing fence and outbuilding, Mansion			248.50
For preservation of trees, Mansion			181.55
Balance			16,872.12
			7,393.88
Total	\$		\$ 24,266.00

SEGREGATED BALANCES TO DECEMBER 1.—

Governor	500.00	
Governor's Secretary	300.00	
Governor's stenographer	209.73	
Messenger	80.00	
Special repairs Governor's Mansion	7.90	
Special fund for Enforcement of Law	2,196.61	
Contingent Fund	1,303.24	
Stationery and stamps	26.45	
For Legal Advice	2,000.00	
For Repairing Fences and Outbuildings, Mansion	251.50	
For Preservation of Trees, Mansion	18.45	\$ 7,393.88

OFFICE OF SECRETARY OF STATE.

Audit of the Books, Accounts and Appropriations of the Secretary of State's
Office from January 1st, 1915 to and including November 18th, 1915.

BALANCES APPROPRIATIONS 1914.—

Repairing and rebinding, grants, books, plats, etc.,	\$ 74.00	
Contingent fund—State House Keeper	101.24	
Contingent fund Secretary of State	50.82	
Books, Blanks and Furnishings	188.11	\$ 414.17

EXPENDITURES BALANCES 1914.—

Repairing and rebinding grants, books, plats, etc.,	22.75	
Books, blanks and furnishings	162.80	\$ 185.05

UNEXPENDED BALANCES 1914 ITEMIZED—

Repairing books, blanks, etc.,	51.25	
Contingent fund State House keeper	101.24	
Contingent fund Secretary of State	50.82	
Books, blanks and furnishings	25.81	\$ 229.12

APPROPRIATIONS 1915—

Salary Secretary of State	\$ 1,900.00	
Salary of Clerk	1,600.00	
Salary of Assitant Clerk	1,500.00	
Salary of Stenographer	720.00	
Contingent fund	200.00	
Stationery and stamps	550.00	
Books, blanks, furnishings and fittings	550.00	
Contingent fund Keeper of State House.....	500.00	\$ 7,520.00

APPROPRIATIONS 1915 EXPENDED TO NOVEMBER 18, 1915—

Salary Secretary of State	1,583.83	
Salary of Clerk	1,333.33	
Salary of Assistant Clerk	1,250.00	
Salary of Stenographer	600.00	
Contingent fund Secretary of State	88.21	
Stationery and stamps	386.20	
Books, blanks, furnishings and fittings	486.74	
Contingent fund State House keeper	469.50	\$ 6,197.11

Unexpended balances November 18, 1915..... \$ 1,322.89

UNEXPENDED BALANCES ITEMIZED—

Salary Secretary of State	316.67	
Salary of Clerk	266.67	
Salary of Assistant Clerk	250.00	
Salary of Stenographer	120.00	
Contingent fund	111.79	
Stationery and stamps	163.80	
Books, blanks, furnishings and fittings	63.26	
Contingent fund State House keeper	30.70	\$ 1,322.89

FEES RECEIVED AND ACCOUNTED FOR FROM JAN. 1, 1915 TO NOV. 18, 1915.—

Fees incomplete applications prior to Jan. 1, 1915.....	\$ 52.00	
Collections from Jan. 1, 1915 to Nov. 18, 1915, inclusive	14,575.40	\$14,627.40

NET COLLECTIONS TURNED OVER TO STATE TREASURER—

For January	\$ 1,959.14	
For February	2,139.57	
For March	924.20	
For April	1,194.31	
For May	824.00	
For June	3,005.49	
For July	657.85	
For August	819.14	
For September	922.49	
For October	1,072.60	\$13,518.79
Refunds from Jan. 1, '15 to Nov. 18, '15, inclusive	33.30	
Net collections Nov 1-18 inclusive in hand	1,033.31	\$14,585.40
Balance incomplete coroporations		42.00

BALANCES TO BE ACCOUNTED FOR—

Balance as above	42.00	
Collections Nov. 1-18 inclusive held for Dec. 1 remittance.....	1,033.51	\$ 1,075.51

RECONCILING WITH BANK BALANCES—

In bank (exhibited)	1,042.43	
Checks in hand for item prior to Nov. 18 1915.....	33.08	\$ 1,075.51

OFFICE OF ATTORNEY GENERAL.

Audit of the office of Attorney General. Statement of Appropriations, Receipts and Disbursements from January 1, 1915 to October 21, '15 Inclusive.

BALANCES JANUARY 1, 1915—

Contingent fund 1913	\$ 66.54
Contingent fund 1914	4.70
Expense of Litigation 1913	880.07
Expense of Litigation 1914	2,025.01
Office Furniture and Fixtures 1914	79.50 \$ 3,055.82

LEGISLATIVE APPROPRIATION FOR 1915—

Salary of Attorney General	1,900.00
Salary of Assistant Attorney General	1,800.00
Salary of Stenographer	720.00
Stationery and stamps	125.00
Contingent fund	300.00
Expense of Litigation	2,000.00 \$ 6,845.00
Total to be accounted for.....	\$ 9,900.82

DISBURSEMENTS—

Paid expenses of Litigation 1913 appropriation	125.00
Paid expense of Litigation 1914 appropriation	1,235.44
Paid office furniture and fixtures 1914	18.00 \$ 1,378.44
Paid salary Attorney General appropriation 1915	1,424.97
Paid salary Asst. Attorney General appropriation 1915	1,350.00
Paid salary Stenographer appropriation 1915	543.75
Paid stamps and stationery appropriation 1915	51.00
Paid contingent fund appropriation 1915	185.47
Paid expenses of Litigation appropriation 1915	875.66 \$ 4,430.85
Total expenditures	\$ 5,809.29

BALANCES OCTOBER 21, 1915 (Inclusive)—

Contingent fund 1913.....	66.54
Contingent fund 1914	4.70
Expense of Litigation 1913 appropriation	755.07
Expense of Litigation 1914 appropriation	789.57
Office furniture and fixtures	61.50
Salary of Attorney General appropriation 1915.....	475.03
Salary of Asst. Attorney General appropriation 1915.....	450.00
Salary of Stenographer appropriation 1915	176.25
Stamps and stationery appropriation 1915.....	74.00
Contingent fund appropriation 1915	114.53
Expenses of Litigation appropriation 1915	1,124.35
Total to credit of Atty. Gen. office Oct. 21, 1915	\$ 4,091.54

FEES AND PENALTIES OF DELINQUENT CORPORATIONS COLLECTED BY THE ATTORNEY GENERAL FROM JAN. 1, 1915 TO AND INCLUDING OCT. 21, 1915.

Liability of Bond of Julius N. Jennette	\$ 1,500.00
Attorney's fees, case of State Mut. Life vs McMaster and State	40.00
Att. fees case of Joe Malloy vs State	20.00
Paid by Carolina, Atlantic and Western Ry Co.,	714.08
Paid by Georgetown and Western Ry Co.,	996.98
Paid by Greenville and Western Ry Co.,	41.28
Paid by North and South Carolina Ry Co.,	138.15
Paid by Northwestern Railroad of S. C.	127.45
Paid by South Carolina and Western R. R. Co.,	208.62
Paid by Community Service Co.,	5.00
Paid by Cheraw Insurance and Turst Co.,	6.00
Paid by College Place Annex Co.,	5.00
Paid by A. J. Henig Corporation	6.00
Paid by Columbia Development Co.,	5.00
Paid Von Kolnitz-Schroeder Co.,	5.00
Paid by Hardy, Pinckney & Biggs	5.00
Paid by Palmetto Distributing Co.,	5.00
Total fees collected Jan. 1,—Oct. 21, 1915.....	\$ 3,828.56

OFFICE OF ATTORNEY GENERAL (Continued.)

FEES ACCOUNTED FOR AS ITEMIZED

1915—	
Jan. 13—Receipt of S. T. Carter, State Treasur.	\$ 1,500.00
May 21—Receipt of S. T. Carter, State Treasurer	40.00
May 21—Receipt of S. T. Carter, State Treasurer	20.00
Oct. 20—Receipt of S. T. Carter State Treasurer aggregating	2,226.56
Oct. 21—Receipt of Carlton W. Sawyer, Compt. Gen. aggregating....	42.00
\$ 3,828.56	

LITIGATION 1914—

1914—	
Dec. 31—Claim issued to State Co., \$39.50 Ent. by Compt. Gen. as of January 5th, 1915.	
Dec. 31—Claim issued to U. R. Brooks \$ 1.50 Ent. by Compt. Gen. as of January 5th, 1915.	
OFFICE FURNITURE AND FIXTURES—	
Dec. 31—Claim issued to HendersonSuydam \$8.50 Ent. by Compt. Gen. as of January 9th, '15.	

OUTSTANDING OFFICE C. G.—

1915—	
Sept. 27—Outstanding claim Postmaster \$2.00(Stationery and stamps.)	
Apr. 21—Outstanding claim J. C. McCain (1914) \$2.50 Litigation.	

OFFICE OF COMPTROLLER GENERAL.

Audit of the Legislative Appropriations, Comptroller General's Office from
January 1, 1915 to December 1, 1915.

APPROPRIATIONS—

Salary Comptroller General	\$ 1,900.00	
Salary Chief Clerk	1,800.00	
Salary Auditing Clerk	1,400.00	
Salary Bookkeeper	1,500.00	
Salary Porter	300.00	
Stenographic work	400.00	
Clerical services Balance January 1, 1915	\$ 906.95	
Extra clerical services appro.	600.00	1,506.95
Contingent fund balance January 1, 1915	63.77	
Contingent fund appro. Jan. 1, 1915	300.00	363.77
Postage and stationery		700.00
Printing		700.00
Witnessing settlements, Balance Jan. 1, 1915	41.33	
Witnessing Settlements approp.	500.00	541.33
One new typewriter		100.00
Expenses to Nat. Tax Com. Meetings		145.00
Books, blanks, etc., balance January 1, 1915	952.93	
Books, blanks, investigations cos., approp.....	4,000.00	4,952.93
Books and blanks balance January 1, 1915	48.77	
Books, and blanks appro.....	4,000.00	4,048.77
		20,858.75

DISBURSEMENTS—

Salary Comptroller General	1,741.63	
Salary Chief Clerk	1,650.00	
Salary Auditing clerk	1,273.26	
Salary Bookkeeper	1,350.00	
Salary Porter	275.00	
Stenographic work	333.30	
Extra clerical services	980.00	
Contingent fund	319.22	
Postage and stationery	698.00	
Printing	695.80	
Witnessing settlements	461.70	
One new typewriter	100.00	
Expense to Nat Tax (Jones 1914)	145.00	
Books, blanks, investigation cos.,	3,325.91	
Books and blanks	3,189.29	\$16,538.11
		3,820.64

Balance to credit of office C. G.

3,820.64

OFFICE OF ADJUTANT GENERAL.

Appropriations and Expenditures of the Adjutant General's Office from
January 1, 1915 to and including October 26, 1915.

BALANCES JANUARY 1, 1914—

Contingent fund	\$ 32.87
Maintaining Militia \$5,201.21 and \$3.00 refund C. G. Bk.	5,204.21
Sergeant Instructor, Quarters, lights, etc.,	60.00

APPROPRIATIONS 1915—

Salary of Adjutant General	1,900.00
Salary of Assistant Adjutant General	1,500.00
Salary State Armorer and exp. of mtng. armory	900.00
Salary of Stenographer	720.00
Contingent fund	1,000.00
Stamps and stationery	400.00
Collecting arms, freight, advs. printing exp. of insp. pur. etc....	750.00
Adding machine	200.00
Maintaining Militia	15,000.00
Quarters lights, fuel, medical attention Sergeant instruction....	860.00
Traveling expenses of Sergeant Instructor	200.00
Salary and expenses of property officer	1,200.00 \$24,130.00

EXPENDITURES—

Salary of Adjutant General to Oct. 1, 1915	1,425.00
Salary of Asst. Adjutant General to Oct. 1, 1915	1,125.00
Salary of State Armorer and exp mtg. armory	675.00
Salary of Stenographer	540.00
Contingent fund appropriation 1914	\$ 10.23
Contingent fund appropriation 1915	876.33
Stamps and stationery	336.80
Collecting arms, freight, advertisements, printing, expenses of inspection, purchasing missing parts of arms, am- munition	821.16
Adding machine	196.00
Maintaining militia	15,511.77
Quarters, lights, fuel medical attention Sergeant Inst. \$287.05	
Traveling expenses sergeant instructor	90.80
Salary and expenses property officer	523.90 \$22,418.54

OFFICE OF STATE TREASURER.

Audit of State Treasurer's office. Statement of Receipts and Disbursements
in the State Treasurer's office from July 1, '14, to close of
business June 30, 1915.

RECEIPTS—

From back taxes	\$ 13,048.80	
From general taxes, 1913	19,923.45	
From protest taxes, 1914	7,603.92	
From general taxes 1914	1,717,080.94	
From income tax back	22.90	
From income tax 1913	904.48	
From income tax 1914	10,724.28	
From R. R. Assessment, back .....	.60	
From R. R. Assessment, 1913	93.62	
From R. R. Assessment, 1914	13,797.48	
From Balance of Mill School Fund	1,492.71	
From taxes 1914-15 and back years (Total)		1,784,688.18

BOARD OF FISHERIES—

Charleston County	1,445.02	
Colleton County	529.75	
Georgetown County	2,845.59	
Dorchester County	3.92	4,824.28

FROM ANNUAL CORPORATION LICENSE TAX—

(From Comptroller General)	92,190.99
----------------------------------	-----------

FROM ANNUAL CORPORATION LICENSE TAX—

(Collected by state treas., direct)	24,486.06
From fees State Bd. Law Exam.	80.00
From fees, Attorney Gen. office	60.00
From fees, office of Sec. of State	14,618.46
Incorporation fees, (charters)	90.00
Additional Insurance License fees	130,847.74
Annual Insurance License fees	15,550.00
Department License	15,910.68
Fire department fund	14,124.08
Investment Companies fund	53.50
Fire Inspection tax	2,939.47
Tax on Feed Stuffs	22,975.45
Oil Inspection Tax	18,043.55
Seed Inspection	1,246.50
Cond. Feed Stuffs Fund	1,260.00
From Agricultural Extension fund	
U. S. Government	10,000.00
General Acct. Agricultural Dept.	10,000.00
Fees Office of Historical Com.	54.89
Sales of Pub. Historical Com.	192.75
State Library Fund	2,302.37
Privilege Fertilizer Tax	150,723.08
Game Protection Fund	6,414.80
Dispensary Auditor & Gauger.	7,697.06
Bank Examiners Fees	12,070.75
State Penitentiary	27,522.65
Loans, notes of Gov., Comp. Gen.	
eral and Treas.	950,000.00
Rebate Int. 1915 Loan Nat. Bank	
of Sumter	1,000.00
Loans notes Sinking fund Com.	110,858.42
Int. on Deposits Gen. acct. reserve	1,725.39
Fees from Bd. of Vital Statistics.	12.00
State Permanent School Fund	3,283.07
Trust Fund for Free Schools	
(Income)	2,524.50
Morrill Fund (U. S. Government)	50,000.00
Clemson bequest, cash, (Interest.)	24.04

INSURANCE SINKING FUND—

Loans returned	
Interest	
Premiums	28,458.73

OFFICE OF STATE TREASURER (Continued.)

FROM COMMISSIONERS SINKING FUND, (Ordinary)—

Chief Clerk Skg. Fund Com.	
Loans returned	
Interest	
Dispensary real estate (Income)...	7,049.68

FROM SINKING FUND REDUCTION:—

Loans returned	
Interest	
Investments transferred	12,809.48

FROM REFUNDS:—

Pensions		10,809.50
Contingent fund, Governor		1.00
Deputy Account	25.00	
Ins. Dept. Contgt. Fund	29.50	54.00
Contingent	38.05	
Adjutant Gen. Inspect.	71.79	109.84
Testimony and hearings R. R. Com.	22.00	
Contingent fund R. R. Com. Con.	32.75	54.75
Maintaining Militia		326.41
Pay, Mileage etc., Senate		55.00
One typewriter, Supreme Court....		100.00
Premiums on Bonds State officers and clerks		47.05
Claims Past 1915		4.50
Stationery and stamps, Sec. State..		20
Auditors salary Clarendon Co.,		10
Liability of Bond of Jenrett, for- mer Treas. Horry		1,500.00
Salaries etc Confederate Infirmary		250.00
Total Receipts	\$3,551,524.90	\$3,551,524.90
Cash Balance July 1, 1914		\$ 377,773.18
Total		\$3,929,298.08

EXPENDITURES—

From July 1, 1914 to July 1, 1915:

1914.	July	247,504.06	
1914.	August	123,001.41	
1914.	September	111,143.85	
1914.	October	163,046.59	
1914.	November	242,609.28	
1914.	December	262,983.52	
1915.	January	524,140.05	
1915.	February	300,414.05	
1915.	March	279,296.21	
1915.	April	570,342.55	
1915.	May	264,193.43	
1915.	June	229,625.97	
Total expenditures from July 1,			
	1914 to July 1, 1915.....		\$3,318,300.97
	Balance July 1, 1915.		\$ 610,997.11
			<hr/>
Total	.....		\$3,929,298.08

RECONCILING WITH BANK BALANCES—

Bank Balances, Close of Business June 30, 1915.

GENERAL ACCOUNT:—

Carolina National Bank		3,571.13
Palmetto National Bank	\$411,037.82	
Less checks outstanding	15,595.69	395,442.13
National Loan & Ex. Bank		5,193.44
National State Bank		1,200.85
Bank of Columbia		8,120.95
Col. Savings Bank & Trust Co....		1,132.55
Guarantee Trust Co. of S. C.....		35,056.92
Peoples Nat. Bank of Columbia....		2,904.87
Bank of Charleston (N. B. A.)....	51,881.81	
Less checks outstanding	19,292.88	32,588.93
Peoples Nat. Bank Charleston....	29.72	
Less checks outstanding	29.72	

OFFICE OF STATE TREASURER (Continued.)

Carolina Sav. Bk. Charleston.....	22,684.36		
Less checks outstanding	20,129.36	2,555.05	
Farmers Bank of Edgefield		790.89	
Nations Bank of Sumter		8,753.86	
Bank of Spartanburg		2,000.00	\$494,311.57
SINKING FUND, ORDINARY:—			
National Loan & Exchange Bank		1,680.36	
Palmetto National Bank		13,655.54	\$ 15,335.90
SINKING FUND, REDUCTION:—			
Carolina National Bank		1,281.73	
National Loan & Exchange Bank		121.97	
Palmetto National Bank		3,205.89	
The National State Bank		1,811.51	
The Bank of Columbia		1,118.16	
Union Nat. Bank of Columbia.....		1,059.26	
Carolina Savings Bank & Trust Co		1,215.52	
Guarantee Trust Company.....		6,157.14	
Bank of Charleston (N. B. A.)		332.32	
Farmers Bank of Edgefield		2,110.22	
Farmers & Mer. Bank of Florence		1,195.17	
First Nat. Bank of Lancaster.....		1,499.46	
Pickens Bank		1,894.53	
Citizens Nat. Bank of Union		1,941.12	
Nat. Union Bank of Rock Hill.....		2,048.04	
Peoples Nat. Bank of Rock Hill.....		708.15	\$ 27,700.24
STATE PERMANENT SCHOOL FUND:—			
Nat. Loan & Exchange Bank, Col.		5,890.11	
National State Bank		5,476.36	
Winnsboro Bank		3,230.22	\$ 14,596.69
INSURANCE SINKING FUND:—			
Carolina Nat. Bank Columbia.....		12,014.77	
Palmetto Nat. Bank Columbia.....		13,458.58	
The Nat. State Bank Columbia.....		7,507.93	
Guarantee Trust Co., Columbia.....		8,054.21	
Bank of Fairfield, Winnsboro.....		2,270.87	\$ 38,336.36
STATE PENITENTIARY:—			
The Guarantee Trust Co. of S. C.		694.56	
Peoples National Bank of Col.....		800.00	
Peoples Nat. Bank of Rock Hill.....		1,000.00	\$ 2,494.56
PRIVILEGE FERTILIZER TAX:—			
Carolina Nations Bank	2,190.95		
Less outstanding	1,653.45	537.50	537.50
MORRILL FUND:—			
Carolina National Bank			14.14
OIL INSPECTION:—			
Bank of Columbia			1,024.29
TAX ON FEED STUFFS:—			
Palmetto National Bank			3,848.46
CONDIMENTAL FEED STUFFS:—			
National Loan & Exchange Bank			1,127.36
CLEMSON BEQUEST:—			
Carolina Nat bank principal		592.68	
Carolina Nat Bank, interest.....		24.04	616.72
BANK EXAMINERS FEES:—			
Guarantee Trust Co.			1,698.10
DISPENSARY AUDITORS and GAUGERS:—			
Palmetto National Bank			678.31
GAME PROTECTION FUND:—			
Car. Savings Bank & Trust Co.....			4,088.51

OFFICE OF STATE TREASURER (Continued.)

ONE (1) MILL SCHOOL FUND:—

Loan and Exchange Bank	4,446.43
------------------------------	----------

FIRE DEPARTMENT FUND:—

Palmetto National Bank	141.98
------------------------------	--------

Total deposits close of business	
June 30, 1915.	\$610,997.12
Ledger Balance close of business	
June 30, 1915.	\$610,997.11

Funds and Investments held in trust by S. T. Carter, State Treasurer and as Treasurer of the State Sinking Fund Commission, July 1, 1915

AGRICULTURAL COLLEGE 6% STOCK:—

Clemson College share (stock).....		95,900.00
State Colored College share (stock)		95,900.00
Clemson College Perp. fund (stock)		58,539.39
State Permanent school fund brown	23,928.76	
State permanent school fund blue ..	35,757.95	60,696.71
State Permanent school fund (in cash balance supra)		14,596.69
Fireman's Pension fund (in ordinary cash balance above).....		21.45
Sinking fund reduct. stock Brown	50,797.75	
Sinking fund reduct. stock Brown	985.00	
Sinking fund reduct. stock Blue ..	728.56	52,511.31
Sinking fund ordinary	26,822.00	
Sinking fund Ins. stock Brown	66,853.45	
Sinking fund Ins. stock Blue	12.50	66,865.95
Coupon bonds Brown, held as security for phos. min. opera.		5,000.00
Loan to Peoples Nat. Bank. O'burg secured state stock equal amt.		15,000.00
Loan to Union Nat. Bank secured by state stock equal amt.		10,000.00
Loan to Com. Bank and Chester secured by state stock equal amt.		5,000.00
Stock certificate issued to Hon. Geo. H. Cornelson (indemnity bond held by Treas.).....		10,000.00

The above audit was made from July 1, 1914 to July 1, 1915 for the reason that the fiscal year closes in the several counties of the State June 30th, and a complete audit could not have been had for any other period.

In checking the State Treasurer's office, statements were required from the Comptroller General of all taxes and funds paid in by the counties of the State and statements from the State penitentiary, the Insurance Commissioner's office, the agricultural department and any and all offices contributing to the funds of the State Treasury for the period covered, which statements were carefully checked with the books of the State Treasurer's office.

All vouchers for monies paid out by the State Treasurer were carefully checked, item by item, and balanced with the books in his office.

I found the books and accounts of the State Treasurer's office to be neatly and carefully kept, and in essentials, they are absolutely correct for the period covered.

Respectfully submitted,

W. W. BRADLEY,

Accountant for State Bank Examiner.

OFFICE OF STATE SUPERINTENDENT OF EDUCATION.

Audit of the office of State Superintendent of Education, Appropriations and Expenditures from January 1, 1915 to November 1, 1915.

APPROPRIATIONS—

January 1, 1915. Balances balance 1914 appro. (Supt of Ed. Books)	
Term extension	\$ 8,997.26
Rural Graded schools	2,000.00
Contingent fund State Superintendent	1.16
School Improvement Association	321.27
Public school libraries	2,587.83
High school fund	38,088.00
	\$ 51,995.52

APPROPRIATIONS 1915 (OFFICE.)—

Salary of Superintendent	1,900.00
Salary of Assistant Superintendent	1,600.00
Salary of Stenographer	720.00
Salary of Second Bookkeeper	600.00
Traveling expenses	600.00
Printing books and blanks for public schools	2,250.00
Contingent fund	600.00
To supplement Rural school Sup. salary	1,800.00
Sten. and office exp. for rural sup and High school insp.	720.00
Office fixtures	250.00
Stationery and stamps	600.00
Traveling expenses rural school sup.	700.00
Rent	480.00
Salary of Mill school supervisor	2,000.00
Traveling expenses mill school supervisor	500.00
	\$ 15,320.00

APPROPRIATIONS PUBLIC SCHOOLS 1915—

Interest accrued Perm. school fund hands State Treas.	15,699.79
Dispensary balance in hands state treas. Oct. 1, 1915....	10,020.75
High schools, under sections 1825-1835 Code	60,000.00
Term Extension under sections 1783-1789 Code	60,000.00
Public school libraries under sections 1796-1803 Code	5,000.00
Rural schools employing two teachers or three teachers....	80,000.00
Public school building under act of 1910	20,000.00
For contingent fund to be expended by the county board education under regulations by State Supt. of Ed. for specially needy rural schools	60,000.00
For school improvement association	1,500.00
Other educational purposes, item 1, section 25	1,000.00
	\$ 318,220.54
Total available	\$ 380,536.06

DISBURSEMENTS—BALANCES 1914 APPROPRIATIONS—

Term extension	\$ 8,994.00
Rural Graded schools (to Greenville Co.)	2,000.00
Contingent fund state superintendent	1.16
School Improvement Association	321.27
Public school libraries	699.97
High school fund	38,088.00
	\$ 50,104.40

FROM APPROPRIATIONS 1915 (OFFICE.)—

Salary of State Superintendent to Oct. 1, 1915	1,425.00
Salary of Assistant Supt. to Oct. 1, 1915	1,200.00
Salary of Stenographer to October 1, 1915	540.00
Salary of Second Bookkeeper to Oct. 1, 1915	450.00
Traveling expenses	507.50
Printing books and blanks for public schools	2,250.00
Coningent fund	814.18
To supplement Rur. School Sup. sal. to Oct. 1, 1915....	1,850.00
Steno and office exp. for rur. school sup. and H. S. insp.	560.96
Office fixtures	120.75
Stationery and stamps	504.15
Traveling expenses rural school supervisor	424.05
Rent	480.00
Salary of mill school supervisor 3 months	499.98
Traveling expenses mill school supervisor	216.19
	\$ 10,842.76

OFFICE OF STATE SUPERINTENDENT OF EDUCATION (Continued.)

FROM APPROPRIATION PUBLIC SCHOOLS (1915)—

Int. aced. per. sch. fund hands State Treas. to Oct. 1, '15	15,696.41	
Disp. bal. in hand State Treas. to Oct. 1, disbursed	10,020.75	
Term ext. in hand State Treas. 1783-1789 to Oct. 1, dis.	3,575.00	
Public school libraries, in hands State Treas. 1796-1803 to October 1, disbursed	783.00	
Rural schools employing 2 teachers or 3 teachers	80,000.00	
Public school buildings under act of 1910	20,000.00	
Contingent fund expended by the county boards of education under regulations by State Supt. of Education for especially needy rural schools	60,000.00	
For school improvement association	1,422.80	
Other educational purposes, item 1, section 25	592.10	\$ 192,090.06
Total disbursement to Oct. 1, 1915		\$ 253,037.22

BALANCES AS OF NOVEMBER 1ST, 1915—APPROPRIATIONS 1914—

Term extension 1914 appropriation	3.26	
Public school libraries 1914 appropriation	1,887.86	\$ 1,891.12

APPROPRIATIONS 1915 (OFFICE)—

Salary of Superintendent	475.00	
Salary of Assistant Superintendent	400.00	
Salary of Stenographer	180.00	
Salary of Second Bookkeeper	150.00	
Traveling expenses	92.50	
Contingent fund	285.82	
To supplement rural school supervisor's salary	450.00	
Sten. and office exp. for rural sch. sup and H. S. insp.	159.04	
Office fixtures	129.25	
Stationery and stamps	95.85	
Traveling expenses rural school supervisor	275.95	
Salary of mill school supervisor	1,500.02	
Traveling expenses mill school supervisor	283.81	\$ 4,477.24

APPROPRIATIONS PUBLIC SCHOOLS 1915—

Int. accrued permanent school fund to Oct. 1, 1915	3.38	
High schools, under sections 1825-1835 Code	60,000.00	
Term extension under sections 1783-1789 Code	56,425.00	
Public school libraries under sections 1796-1803 Code	4,217.00	
For school improvement association	77.20	
Other educational purposes, item 1, section 25	407.90	\$ 121,130.48
Total to credit of Supt. of Ed. office Oct. 1, 1915		\$ 127,498.84
Total expenditures to Oct. 1, 1915 (supra)		\$ 253,037.22
Total		\$ 380,536.06

OFFICE OF STATE INSURANCE COMMISSIONER.

Audit of the Books and Vouchers of the office of Insurance Commissioner
from January 1, 1915 to December 1, 1915.

LEGISLATIVE APPROPRIATIONS—

Commissioner's salary	\$	2,500.00	
Clerical work		2,580.00	
Contingent fund		1,500.00	
Stationery and stamps and printing		1,200.00	
For an actuary		1,875.00	
For a deputy		600.00	
Office rent and office expenses		840.00	\$ 11,095.00
Refund to State Treas. contingent fund			17.11
Total	\$		11,152.11

EXPENDITURES—

Commissioner's salary	2,291.63	
Clerical work	2,874.00	
Contingent fund	883.35	
Stationery and stamps and printing	908.81	
For an actuary	1,564.61	
For a deputy	245.95	
Office rent and office expenses	763.89	\$ 9,032.24
Unexpended balance appropriation		\$ 2,119.87

DECEMBER 1—SEGREGATED BALANCES IN HANDS STATE TREASURER—

Commissioner's salary	208.87	
Clerical work	206.00	
Contingent fund	673.76	
Stationery and stamps and printing	291.19	
For an actuary	810.39	
For a deputy	854.05	
Office rent and office expenses	76.11	\$ 2,119.87

FEES—DEPARTMENT FEES COLLECTED TO DECEMBER 1, 1915.—

Annual State licence, net to Dec 1	15,400.00	
Department licence	16,274.90	
Additional licence	131,214.18	
Fire inspection tax	2,749.56	
Fire department	14,143.50	
Investment Companies funds	38.50	\$ 179,820.64

TURNOVER TO STATE TREASURER AS PER RECEIPTS—

February 1, 1915 No. 7836	9,003.14	
February 1, 1915 No. 7837	181.39	
March 1, 1915 No. 7982	6,901.05	
March 1, 1915 No. 7981	54,743.11	
April 6, 1915 No. 8159	26,961.76	
April 6, 1915 No. 8160	6,905.01	
May 3, 1915 No. 8276	5,545.25	
May 3, 1915 No. 8277	95.81	
May 21, 1915 No. 8319	1,112.39	
June 1, 1915 No. 8343	906.58	
July 2, 1915 No. 8460	380.77	
August 2, 1915 No. 8558	29,590.23	
September 1, 1915 No. 8625	36,707.64	
September 20, No. 8666	21.89	
October 8, 1915 No. 8701	851.69	
October 8, 1915 No. 8702	2.50	
November 2, 1915 No. 8793	217.14	\$ 179,627.35
Pd. State Treas. Nov. 30, receipt not returned		193.29
Total		\$ 179,820.64

FIRE INSPECTION TAX—

Balance January 1, 1915	604.20	
Collections as shown above	2,749.56	\$ 3,353.76
Expenditures Fire Inspection to Dec. 1, 1915		2,406.70
Bal. Fire inspection Dec. 1, 1915 in hands State Treas.		\$ 947.06

DEPARTMENT OF AGRICULTURE, COMMERCE AND INDUSTRIES.**Statement, Receipts, Disbursement and Balances, Jan. 1, '15 to Nov. 1, '15.****RECEIPTS—COMMERCIAL FEED STUFFS.—JANUARY 1, 1915—**

Balance to credit of dept. in hands of State Treas.....	\$ 4,249.60
Collections February for January	2,192.23
Collections March for February	2,319.75
Collections April for March	1,879.30
Collections May for April	1,630.07
Collections June for May	1,418.47
Collections July for June	1,132.18
Collections August for July	1,234.89
Collections September for August	1,545.38
Collections October for September	8,172.13
Collections November for October (Including No. 5606)	4,656.60

Total receipts \$ 25,430.80

EXPENDITURES—

Expenses for January	\$ 594.23
Expenses for February	1,623.01
Expenses for March	2,067.62
Expenses for April	1,627.62
Expenses for May	1,685.19
Expenses for June	1,163.64
Expenses for July	2,254.44
Expenses for August	1,743.73
Expenses for September	2,036.49
Expenses for October (Including no. 273)	1,074.89

Total expenses \$ 15,870.86
 Jan. 19, 1915 Covered into the Gen. Acct of State Treas. 2,000.00

\$ 17,870.86

Nov. 1, 1915. Bal. to credit dept in hands of state Treas

\$ 7,559.74

RECEIPTS—TAX ON GASOLINES AND OILS—

Jan. 1, '15 Balance to credit dept. in hands State Treas.	9,641.62
Collections for January	1,146.23
Collections for February	2,020.01
Collections for March	753.70
Collections for April	1,812.28
Collections for May	654.35
Collections for June	1,870.32
Collections for July	2,173.77
Collections for August	1,412.89
Collections for September	1,879.31
Collections for October (Including No. 1905).....	2,116.84

Total Receipts \$ 25,481.32

EXPENDITURES—

Expenses for January	\$ 744.75
Expenses for February	1,458.63
Expenses for March	2,262.31
Expenses for April	938.48
Expenses for May	1,180.21
Expenses for June	1,184.36
Expenses for July	1,392.22
Expenses for August	2,133.97
Expenses for September	875.91
Expenses for October (including No. 249)	634.72

Total expenses \$ 12,806.06
 Jan. 19, 1915 Covered into the Gen. Acct. of State Treas. 8,000.00

\$ 20,806.06

Nov. 1, '15 balance to credit dept. in hand of State Treas.

\$ 4,675.26

RECEIPTS—CONDIMENTAL FEEDS AND TONICS—

Jan. 1, 1915 bal. to creditdept. in hands of State Treas. \$	635.50
Collections for January	230.00
Collections for February	300.00
Collections for March	70.00
Collections for April	20.00
Collections for October (including No. 40)	50.00

Total receipts \$ 1,805.50

DEPARTMENT OF AGRICULTURE, COM. & INDUS. (Continued.)

EXPENDITURES—

Expenses for February	\$	1.14	
Expenses for May (Including No. 2)		127.00	
Total expenses	\$		128.14
Nov. 1, '15 bal. to credit dept in hands of State Treas.....	\$		1,177.86

RECEIPTS—SEED INSPECTION TAX—

Jan. 1, 1915 bal. to credit dept in hands State Treas.....	\$	182.50	
Collections for January		210.00	
Collections for February		261.00	
Collections for March		207.00	
Collections for April		288.50	
Collections for May		102.50	
Collections for June		75.00	
Collections for July		829.50	
Collections for August		143.50	
Collections for September		180.00	
Collections for October (Including No. 702)		227.50	
Total receipts	\$		2,202.00

EXPENDITURES—

Expenses for April	\$	7.50	
Expenses for June		60.00	
Expenses for July		260.00	
Expenses for August		120.00	
Expenses for September		262.00	
Expenses for October (Including No. 23)		80.00	
Total expenses	\$		789.50
Nov. 1, '15 bal. to credit dept. in hands of State Treas.....	\$		1,412.50

LEGISLATIVE APPROPRIATIONS—

Salary of Commissioner	\$	1,900.00	
Salary of Clerk		1,600.00	
Salary of Stenographer		720.00	
Salary of two (2) factory inspectors		2,400.00	
Expenses of Commissioner's office (appro)	\$		4,000.00
Expenses for February	\$	456.49	
Expenses for March		1,040.56	
Expenses for April		190.29	
Expenses for May		441.27	
Expenses for June		63.98	
Expenses for July		285.62	
Expenses for August		27.17	
Expenses for September		880.83	
Expenses for October (including No. 60)		316.03	
Total expenses	\$		8,152.24
Nov. 1, '15 bal. to credit dept in hands State Treas.....	\$		847.76
Expenses of factory inspectors (appro.)	\$		1,000.00
Expenses for February	\$	120.00	
Expenses for March		120.00	
Expenses for April		200.00	
Expenses for May		120.00	
Expenses for June		80.00	
Expenses for July		60.00	
Expenses for September (including No. 26)		200.00	
Total Expenses	\$		900.00
Nov. 1, '15 bal. to credit of dept. in hands of State Treas.....	\$		100.00
State exhibit (appro)	\$		500.00
Expenses for April	\$	17.00	
Expenses for May		29.75	
Expenses for June		78.75	
Expenses for July		50.36	
Expenses for August		97.14	
Expenses for September (including No. 23)		215.67	
Total expense	\$		488.67
Nov. 1, '15 bal. to credit dept. in hands State Treas.....	\$		11.88

DEPARTMENT OF AGRICULTURE, COM. & INDUS. (Continued.)

PRIVATE ACCOUNT EDWIN A. FELDER, AGENT FOR MANUFACTURER.

RECEIPTS—LEGUME INOCULATION WITH NITRO CULTURE—

Collections for April	\$ 81.60	
Collections for May	632.00	
Collections for June	1,891.20	
Collections for July	540.40	
Collections for August	99.60	
Collections for September	332.00	
Collections for October (including No. 1,350)	416.40	
Total receipts		\$ 3,993.20

EXPENDITURES—

Expenses for April (check No. 27.)	\$ 81.60	
Expenses for May (checks No. 28 and 32)	632.00	
Expenses for June (Check No. 36)	1,891.20	
Expenses for July (check No. 40)	540.40	
Expenses for August (Check No. 44)	99.60	
Expenses for September (Check No. 48)	332.00	
Expenses for October (check No. 52)	416.40	
Total expenses		\$ 3,993.20
Nov. 1, 1915 balance on hand		\$

OFFICE OF STATE SINKING FUND COMMISSION.

Audit of the office of State Sinking Fund Commission. Receipts and Disbursement from July 1, 1915 to November 1, 1915.

Jan. 1, 1915 Balance cumulative sinking fund	\$ 21,634.61	
Balance insurance sinking fund	24,648.21	
Balance ordinary sinking fund	11,969.55	\$ 58,252.37

RECEIPTS FROM JANUARY 1, 1915 TO NOVEMBER 1, 1915—

Receipts cumulative s. f. Jan. 1, 1915 to Nov. 1, 1915	12,993.77	
Receipts ins. s. f. Jan. 1, 1915 to Nov. 1, 1915	36,997.26	
Receipts ordinary s. f. Jan. 1, 1915 to Nov. 1, 1915	17,179.67	\$ 67,170.70
Total		\$ 125,428.07

DISBURSEMENTS FROM JANUARY 1, 1915 TO NOVEMBER 1, 1915—

Cumulative sinking fund	5,011.31	
Insurance sinking fund	11,063.88	
Ordinary sinking fund	14,155.57	\$ 30,230.76
Balance November 1, 1915		\$ 95,192.31

BALANCES NOVEMBER 1, 1915 (AS PER BOOKS)—

Cumulative sinking fund	29,617.07	
Insurance sinking fund	50,581.59	
Ordinary sinking fund account	14,993.65	
		\$ 95,192.31

NOTE—Included in interest insurance is an item of \$172.69, and in cumulative \$100.14, interest on deposits not listed on books of Sinking Fund Commission October 30, 1915.

The items of receipts and disbursement entering into the foregoing statement were checked by me and compared with the books of the State Treasurer's office and found to be correct this 6th day of November, 1915.

W. W. BRADLEY,
Accountant for State Bank Examiner.

OFFICE OF RAILROAD COMMISSION.

Audit of the office of Rail Road Commissioners from Jan. 1, '15 to Oct. 1, '15

APPROPRIATIONS—

Salaries of Commissioners	\$ 5,700.00	
Salary of Secretary	1,800.00	
Salary of Stenographer	900.00	
Printing 500 copies Com. report, freight, etc.,	500.00	
Rent of office and contingent expenses	3,000.00	
Testimony, hearing, etc.,	1,389.00	
Postage, stationery, maps and office supplies	800.00	
Refund on testimony and hearings	22.00	\$ 14,111.00

DISBURSEMENTS FROM JANUARY 1, 1915 TO OCTOBER 1, 1915—

Paid salary commissioner to Oct. 1, 1915.....	4,274.91	
Paid salary secretary to Oct. 1, 1915	1,350.00	
Paid salary stenographer to Oct. 1, 1915	675.00	
Pd. postage, stationery and stamps, warrant.....	\$ 67.00	
Pd. postage, stationery and stamps checks.....	704.84	
Pd. rent and contgt. including 2 notes Dec. '14	400.00	
Pd. rent and contgt. including 2 notes Jan. '15	425.00	
Paid on testimony and hearings	1,350.80	
Paid on printing annual report	450.00	\$ 11,547.08
Balance to credit of R. R. Com. office Oct. 1, 1915.....		\$ 2,563.92

SEGREGATED BALANCES—

Balance to credit of R. R. Com. office Oct. 1, 1915.....	1,425.09	
Balance to credit of secretary	450.00	
Balance to credit of Stenographer	225.00	
Balance to credit of printing 500 copies annual report	50.00	
Balance to credit of rent of office and contingent	257.97	
Balance to credit of testimony, hearings, etc.,	60.70	
Balance to credit of postage, stationery, maps etc.,	95.16	\$ 2,563.92

OFFICE OF STATE LIBRARIAN.

Audit of State Librarian's office. Statement of Receipts and Disbursements from July 1, 1914 to October 21, 1915.

LEGISLATIVE APPROPRIATIONS FOR 1915:—

Salary of Librarian	\$1,200.00	
Stationery and stamps	400.00	
Contingent fund	676.00	
Purchasing and Binding Books	200.00	\$ 2,476.00

EXPENDITURES—

Salary of Librarian to Oct. 1, 1915.....	\$ 900.00	
Stationery and stamps to Oct. 21, 1915.....	335.54	
Contingent fund to Oct. 21, 1915.....	338.59	
Purchasing and Binding Books to Oct. 21, 1915.....	170.51	\$ 1,739.64

BALANCES TO CREDIT OF LIBRARY DEPARTMENT:—

Salary of Librarian unexpired	\$ 300.00	
Stationery and stamps unexpired	64.46	
Contingent fund	342.41	
Purchasing and Binding Books unexpended	29.49	
Balance of Appropriations to credit Library		\$ 736.86

STATE LIBRARY FUND DEPOSITED WITH STATE TREASURER: —

Received from Former Librarian	\$2,284.93	
Collected by Librarian from May 1914 to Jan. 1, 1915...	67.44	
Col. from Jan. 1-15 to Oct. 21-15, \$111.26 less worth- less chk. \$2.64	108.62	\$ 2,410.99

EXPENDITURES—

For purchase of Books, etc., to Oct. 21, 1914.....	\$ 780.00	
Balance in hand of State Treasurer	\$ 1,680.99	
Cash in office checks \$23.45 less postage \$1.35.....	\$ 22.10	
Total to credit of Spec. collections.....	\$ 1,658.09	

HISTORICAL COMMISSION.

Audit of the Historical Commission from January 1, 1915 to December 1, 1915.

LEGISLATIVE APPROPRIATIONS—

Salary of Secretary	\$1,800.00
Contingent fund	250.00
Printing balance Jan. 1, 1914, 1,000.....	
Printing appropriations, 1,000.....	2,000.00
Work on Confed. records balance Jan. 1, 1915, 516.80	
Work on Confederate Records, 1,500.....	2,016.80

FEES HISTORICAL COMMISSION FROM JAN. 1, 1915 to DEC. 1, 1915:—

Jan \$2.64, Feb. 8.85, Mch. 10.28 Apr. 2.57 May 1.57..	42.61	
June 6.28, July 4.14, Sept. 8.64, Oct. .50, Nov. 2.14....		\$ 6,109.41
Sales of Publications	120.02	\$ 120.02
		<u>\$ 6,229.43</u>

DISBURSEMENTS—

Salary of Secretary	\$1,650.00	
Contingent Fund	194.17	
Printing	1,130.00	
Work on Confederate Records	1,101.46	
Remitted to State Treas. fees from Jan. 1-1915 to Dec. 1-1915.		42.61
Remitted to State Treas. fees from sales of Publications to Dec. 1, 1915.		120.02

BALANCES:—

Salary of Secretary	\$150.00	
Contingent fund	55.83	
Printing	870.00	
Work on Con. Recds.	915.84	1,991.17
		\$ 6,066.80
		<u>\$ 6,229.43</u>

STATE BOARD OF HEALTH.

Audit of the Books Accounts and Vouchers of State Board of Health from
January 1, 1915 to Dec. 1, 1915.

APPROPRIATIONS:—

Salary State Health Officer		\$ 3,000.00	
Salary of Clerk		720.00	
Salary of Janitor		456.25	
Salary of Bacteriologist		1,500.00	
Traveling Expenses State Health officer, Balance Jan. 1-14.....	\$ 175.00		
Traveling Expenses State Health officer, appropriation	1,000.00	\$1,175.00	
Expenses State Board of Health: Balance Jan. 1-15	(none)		
Expenses State Board of Health: Appropriation		\$2,000.00	
Health Dept., Balance Jan. 1-15.....	1,333.16		
Health Dept., Appropriation 1915.....	20,000.00		
Health Dept., for Deficit	6,500.00	\$27,833.16	
Director of State Laboratory Salary ..		\$ 2,500.00	
Extension and maintenance Tuberculosis camp:—			
Balance Jan. 1-1915,	\$ 8,924.06		
Appropriations	10,000.00	\$18,924.06	
Three free beds Tuberculosis camp....		\$ 1,000.00	
Printing, postage and stationery		\$ 1,000.00	

VITAL STATISTICS:—

Balance Appropriation extra session..	\$ 16.00		
Appropriation 1915	5,000.00	\$ 5,016.00	
Fees Bureau Vital Statistics to Dec. 1		26.50	\$ 65,150.97

DISBURSEMENTS—

Salary State Health Officer	\$ 2,750.00	
Salary of Clerk	660.00	
Salary of Janitor	418.00	
Salary of Bacteriologist	1,375.00	
Traveling Ex. State Health officer..	940.30	
Expenses State Board of Health.....	1,370.05	

HEALTH DEPARTMENT, CONTINGENT:—

Paid Deficit 1914	\$ 6,500.00	
Balance 1914 appropriation pd.	1,333.16	
Pd. from 1915 appropriation	15,804.05	23,637.21
Salary Director of State Laboratory		\$2,291.63
Balance 1914,	8,911.52	

TUBERCULOSIS CAMP—

Erection and maintenance Tuberculosis camp, appro.	9,668.02	18,579.54
Three free beds Tuberculosis camp....		\$ 322.00
Printing, postage and stationery		704.45

VITAL STATISTICS:—

Paid from Balance Jan. 1-15,.....	16.00		
Paid from appropriations 1915.....	4,173.96	\$ 4,189.96	
Remitted to State Treas. fee collected		26.50	
Balance Traveling Expenses Jan. 1, Covered into State Treas.,		\$ 175.00	\$ 57,439.64

BALANCES UNEXPENDED DEC. 1, 1915:—

Salary of State Health Officer.....	\$ 250.00		
Salary of Clerk	60.00		
Salary of Janitor	38.25		
Salary of Bacteriologist	125.00		
Traveling Ex. State Health officer....	59.70		
Expenses State Bd. of Health	629.95		
Health Department	4,195.95		
Salary Director Laboratory	208.37		
Tuberculosis camp appro. 1914,.....	12.54		
Tuberculosis camp appro. 1915.....	331.98		
Three free beds Tuberculosis camp....	678.00		
Printing, postage and stationery	295.55		
Vital Statistics	826.04	7,711.33	\$ 7,711.33
			\$ 65,150.97

STATE BOARD OF CHARITIES.

Audit of the Books and Vouchers of the State Board of Charities and
Corrections from April 1, 1915 to Dec. 24th, 1915.

Appropriations		\$	6,700.00
AMOUNTS DRAWN:—			
Salary of Secretary	\$1,562.47		
Salary of Assistant Secretary	1,050.00		
Salary of Fiscal Agent	875.00		
Salary of Stenographer	420.00		
Salary of Additional Stenographer	7.50		
Traveling expenses Members Board	157.92		
Traveling expenses Secretary	468.86		
Traveling expenses Assistant Secretary	223.55		
Traveling expenses Fiscal Agent	841.83		
Traveling expenses Psychologist	55.99		
Office Rent	227.50		
Furniture and Equipment	243.94		
Postage	78.37		
Express and Drayage	6.34		
Telegrams and Telephones	61.57		
Stationery and Supplies	244.41		
Library	61.60		
Miscellaneous	248.80		
Cash Contingent	300.00	\$	6,635:65
Balance in hands State Treasurer		\$	64.35
Petty cash drawn as above contingent		\$	300.00
Advanced to Secretary, expense	50.00		
Advanced to Assistant Secretary, expense	41.55		
Advanced to Fiscal Agent	50.00		
Advanced for Office expense	6.50		
Cash in Bank deposit exhibited	151.95	\$	300.00

STATE WAREHOUSE COMMISSION.

Audit of the Office of Warehouse Commissioner from October 30th, 1914
to December 1, 1915.

LEGISLATIVE APPROPRIATIONS—			
Appropriation 1914	\$ 15,000.00		
Appropriation 1914 refund	500.00	\$	15,500.00
Appropriation 1915	15,000.00	\$	15,000.00
Total Appropriations 1914 and 1915		\$	30,500.00
VOUCHERS PAID:—			
From Appropriation 1914	\$ 3,160.96		
Covered in State Treas. 1914 appropriation	12,339.04		
From 1915 Appropriation to Dec. 1-1915	\$ 9,964.60	\$	25,464.60
In State Treasury to Credit of Commission Dec. 1-15 ..		\$	5,035.40
STORAGE, INSURANCE AND FEES:—			
Collection on Insurance to Dec. 1-1915	\$10,424.63		
Collections on storage to Dec. 1-1915	257.43		
Collections on Fees on Commissions 1915	246.00	\$	10,928.06
Collections on Bonds		\$	660.00
		\$	11,588.06
Insurance Paid on Blanket Policy	\$ 492.96		
Insurance Refund	355.50		
Insurance Paid on old policies	476.83		
	\$ 1,325.29		
Commission Fees Expended	\$ 46.00		
Balance Insurance	\$9,099.34		
Balance Fees and storage	457.43		
Balance Bonds	660.00	\$10,216.77	\$ 11,588.06
RECONCILING WITH BANK BALANCES:—			
Certificate Union National bank deposit	\$ 10,572.27		
Less checks outstanding	355.50		
		\$	10,216.77

TAX COMMISSION.

Audit of the Office of State Tax Commissioners from March 1, 1915 to
December 1, 1915.

State Appropriation		\$ 10,500.00
EXPENDITURES, VOUCHERS CHECKED:—		
Salary of Chairman	\$ 1,666.66	
Salary of Secretary	1,500.00	
Per diem, Derham	710.00	
Per diem Querry	700.00	
Traveling expenses Chairman	107.85	
Traveling expenses Derham	545.29	
Traveling expenses Querry	514.16	
Traveling expenses E. B. Wilson, Secretary	7.60	
Traveling expenses J. Fraser Lyon	15.45	
Postage	141.02	
Stationery and Printing	309.57	
Office Furniaure and Fixtures	414.48	
Office Rent	550.00	
Telephone service rent	39.20	
Clerical and Stenographic services	914.35	
Expert Accountant services	190.00	
Publications, Periodicals and Maps	37.03	
Telegraph and Telephone messages	27.56	
Miscellaneous Expenses	166.56	
Surveying and making Maps	125.00	\$ 8,681.78
Unexpended balance		\$ 1,818.22
		\$ 10,500.00

STATE BANK EXAMINER.

Audit of the Books and Vouchers of State Bank Examiners as filed in
Comptroller Generals Office from January 1, 1915 to Dec. 1, 1915.

REMITTED TO STATE TREASURER—

Balance Jan. 1, 1915	\$ 2,523.02	
March 30,	1,010.00	
May 31	2,060.00	
June 29	1,010.00	
July 29	1,040.00	
September 1	1,010.00	
October 2	1,000.00	
November 3	1,010.00	\$ 10,663.02

CASH DRAWN—

February 20	\$ 1,294.86	
March 10	843.13	
April 8	1,027.72	
May 7	856.98	
June 5	882.23	
July 9	891.61	
August 10	931.27	
September 4	790.16	
October 7	888.77	
November 9	795.53	\$ 9,202.26

CHIEF GAME WARDEN.**Audit of Books, Accounts and Vouchers of Office Chief Game Warden,
from Jan. 1, 1915 to Dec. 1, 1915.****APPROPRIATIONS:—**

Salary Chief Game Warden	\$ 1,900.00		
Salary of Assistant	1,200.00		
Traveling expenses	1,000.00		
Rent of Office	324.00	\$	4,424.00

APPROPRIATIONS DRAWN:—

Salary of Game Warden	\$ 1,741.63		
Salary of Assistant Game Warden	1,100.00		
Expenses Chief Game Warden to Dec. 1.....	945.53		
Rent of Office	324.00	\$	4,111.16

UNEXPENDED BALANCES:—

Salary of Chief Game Warden	\$ 158.87		
Salary of Assistant Game Warden	100.00		
Expenses Chief Game Warden	54.47	\$	312.84
		\$	4,424.00

FINES AND FEES CHIEF GAME WARDEN:—

January 1, 1915 to Dec. 1, 1915.

COLLECTIONS:—

Jan. 1 Balance	\$ 3,107.11		
Jan 2 Remitted to State Treasurer	553.40		
Feb. 1 Remitted to State Treasurer	285.00		
Mch. Remitted to State Treasurer	1,995.00		
Apr. Remitted to State Treasurer	210.00		
May Remitted to State Treasurer	189.40		
June Remitted to State Treasurer	248.60		
July Remitted to State Treasurer	77.20		
Aug. Remitted to State Treasurer	178.22		
Sept. Remitted to State Treasurer	293.75		
Oct. Remitted to State Treasurer	956.00		
Nov. Remitted to State Treasurer	1,166.00	\$	9,366.83
December remittance not in State Treasurers Statement.			

DRAWN FROM STATE TREASURY:—

Jan. 8	\$ 500.00		
Feb. 25	500.00		
March 30	500.00		
May 3	1,000.00		
July 3	1,000.00		
August 3	1,000.00		
Sept. 8	1,000.00		
October 7	1,000.00		
November 5	1,000.00		
December 4	1,000.00		
December 21	300.00	\$	8,800.00

DISBURSEMENTS TO DEC. 22, 1915:—

Paid Wardens	\$ 4,831.42		
Paid Wardens Traveling Expenses (82)	2,125.21		
Paid office supplies and office help			
Telephone and Printing	1,381.10		
Paid Refund licenses and fines	97.85		
Paid Attorney fees for year	60.00	\$	8,445.58
Checks drawn frm Dec. 7, to Dec. 22 (unclassified).....		\$	276.85
Balance Dec. 22, 1915		\$	77.57
		\$	8,800.00

EDUCATIONAL INSTITUTIONS.

THE UNIVERSITY OF SOUTH CAROLINA.

Audit of the Books, Accounts and Vouchers of The University of South Carolina from Jan. 1, 1915 to November 1, 1915.

RECEIPTS—

Jan. 1, Balance building fund	\$	250.00	
Jan. 1, Burnett Medal		439.42	
Jan. 1, General funds		166.24	\$ 855.66

FEES AND INCIDENTALS—

Interest on Peabody fund	360.00	
Bennett Medal fund interest	82.10	
Collections on St u dents notes	1,094.50	
Collections on delinquent checks	846.20	
Co. Ed's Board	389.60	
Refunds from departments	69.25	
Fuel, sale of coal to professors	49.20	
Voluntary contribution by students, athletics	1,026.00	
Breakage fees	2,683.81	
Flinn Hall fees, voluntary contributions	873.00	
Term fees	6,662.50	
Tuition	7,281.50	
Room fees	2,989.00	
Diploma fees	300.00	
Late registration	173.00	
Society dues	229.50	
General education board	3,500.00	
Infirmary board	359.36	
Professors lights	76.50	
Miscellaneous	87.10	
Publications	6.25	
Refunds repair account	81.74	
Summer school	1,559.25	
A. C. Moore scholarship	75.00	
The class of "87" scholarship	70.00	
Reamer scholarship	189.00	
Law scholarship (Robinson)	190.00	
Verner fund scholarship	75.00	
U. D. C. scholarship	125.00	
Stuards hall board	11,890.93	
Refund on wages	20.00	\$ 42,869.29

LEGISLATIVE APPROPRIATIONS—

General expenses	71,682.68	
Heating plant	5,850.43	
Athletic field	2,500.00	
Scholarships	2,750.00	
Summer school	1,500.00	\$ 84,283.11
Grand total receipts		\$ 128,008.06

EXPENDITURES—

Paid salaries	56,937.66
Paid wages	2,877.00
Paid repairs	5,794.99
Paid printing	2,143.82
Paid postage	347.50
Paid library	986.35
Paid departments	2,689.31
Paid advertising	857.41
Paid summer school	3,059.25
Paid infirmary	1,007.98
Paid miscellaneous	5,200.55
Paid fuel and lights	3,518.48

THE UNIVERSITY OF SOUTH CAROLINA (Continued.)

Paid Co. eds. board	406.60	
Paid Trustees expenses	100.55	
Paid C. V. Verner fund	90.00	
Paid class of "87" scholarship	89.00	
Paid A. C. Moore scholarship	75.00	
Paid Reamer scholarship	189.00	
Paid U. D. O. scholarship	92.95	
Paid Normal scholarships	3,300.00	
Paid Peabody scholarships	260.00	
Paid Robertson scholarships	190.00	
Paid General education board (Prof. Hand)	2,765.91	
Paid fees refunded	614.00	
Paid athletic field	2,500.00	
Paid rent	2,450.00	
Paid Heating plant	6,658.27	
Paid insurance	387.93	
Paid literary societies	200.00	
Paid Protested checks paid	346.20	
Paid athletics	1,035.00	
Paid Flinn hall	781.00	
Paid Breakage	1,279.36	
Paid Stuards hall	10,328.01	
Paid Bennett medal	20.00	
	\$ 119,579.08	
Balance November 1 1915	8,428.98	
	\$ 128,008.06	\$ 128,008.06
Flinn Hall	\$ 103.00	
Breakage	1,440.45	
Stuards hall	1,447.70	
University funds	4,621.09	
Bennett medal	451.52	
Bldg. fund	250.00	
Nov. 1 1915 cash in office	115.22	
	\$ 8,428.98	

RECONCILING WITH BANK BALANCES—

Nov. 1, Union National bank	250.00	
National Loan and Exchange balance	1,440.45	
National Loan and Exchange	451.52	
National Loan and Exchange	1,548.26	
National Loan and Exchange	5,701.82	
National Loan and Exchange	103.00	\$ 9,495.05
Outstanding checks University	\$ 1,080.73	
Outstanding Stuarts hall account	100.56	1,181.29
		\$ 8,313.76
Cash in office		115.22
		\$ 8,428.98

WINTHROP NORMAL AND INDUSTRIAL COLLEGE.**Statement of Receipts and Disbursement by Months of Winthrop Normal and Industrial College, Rock Hill, S. C., from July 1, 1914 to and including June 30, 1915.****RECEIPTS, CURRENT FUNDS.—**

Balance July 1, 1914	\$ 1,899.53
July, 1914	1,738.02
August, 1914	10,844.02
September, 1914	37,768.41
October, 1914	4,333.55
November, 1914	2,582.42
December, 1914	21,852.32
January, 1915	6,324.14
February, 1915	2,436.61
March, 1915	21,442.75
April, 1915	6,440.10
May, 1915	9,896.41
June, 1915	1,996.86
	\$ 129,555.14
Legislative appro. drawn from July 1, '14 to and including June 30, '15.....	107,986.81

\$ 237,541.95**DISBURSEMENTS—**

July, 1914	\$ 2,708.19
August, 1914	6,197.22
September, 1914	12,280.24
October, 1914	21,488.18
November, 1914	9,506.01
December, 1914	8,751.34
January, 1915	9,947.96
February, 1915	10,817.31
March, 1915	10,577.75
April, 1915	8,213.78
May, 1915	11,195.55
June, 1915	8,406.98
	\$ 120,085.51
Less error addition disbursement page 299 cash book....	1,202.72
	\$ 118,832.79
Legislative appropriation expended July 1, 1914 and June 30, 1915, inclusive	107,986.81
	\$ 226,819.60

Statement of Receipts and Disbursement of Winthrop Normal and Industrial College of South Carolina, July 1, 1914 to July 1, 1915, showing sources of income and purposes to which applied.**RECEIPTS—**

From balance on hand July 1, 1914	\$ 1,899.53
From State Appropriation, 1914	40,333.96
From State Appropriation, 1915	67,652.85
From scholarship appropriation on board	11,160.00
From scholarship appropriation on fees	1,240.00
From scholarship appropriation for Misses Hannah Plowden and Katie Gunter	208.00
From students' and Teachers' board	74,887.70
From Students Tuition	5,215.00
From Students text book fees	3,448.65
From students and teachers infirmary fees	3,565.00
From students matriculation fees	3,680.00
From students music tuition	18,530.50
From Elocution and art tuition	73.00
From diplomas and certificates	270.00
From Transient board	654.95
From lost and damaged text books	26.20
From students back accounts	74.20
From kindergarten fees	126.00
From practice school tuition	139.00
From farm and dairy products sold	5,055.85
From summer school, 1914, refund	3,639.35
From miscellaneous sources	662.21
	\$ 237,541.95

WINTHROP NORMAL AND INDUSTRIAL COLLEGE (Continued.)

SPECIAL STATE APPROPRIATIONS—

Johnson hall extension	11,700.00	
Strengthening dining hall walls	1,500.00	
Additional furniture and equipment for science hall, infirmary, main bldg and training school.....	1,376.07	
Repairing and refurnishing old training school dormitory	1,899.71	
Smoke stack	866.67	
Boiler insurance	204.00	
Sanitary closes for training school	383.13	\$ 17,929.58
		<u>\$ 255,471.53</u>

DISBURSEMENTS—

For groceries and supplies	\$ 89,317.98	
For refund of board to students	727.00	
For labor, dining hall and kitchen	5,661.26	
For labor, laundry	4,943.83	
For labor, dormitories, infirmary and practice home.....	1,553.36	
For labor, farm and dairy	4,742.47	
For dairy herd	2,567.06	
For feed and supplies—farm and dairy	7,709.28	
For beef cattle and hogs	9,966.42	
For laundry supplies	1,041.30	
For drugs and supplies for infirmary	508.36	
For salaries of teachers and officers	89,020.93	
For trustees and presidents expenses	579.77	
For insurance	272.78	
For postage, stationery and printing	5,369.22	
For library books, periodicals and supplies	1,929.22	
For repairs and improvements on bldgs. and machinery	7,239.81	
For furniture and equipment	6,016.68	
For advertising	1,784.78	
For sewerage and sanitation	620.00	
For fuel	3,011.78	
For electric power and equipment	5,483.01	
Chapel services and lectures	508.15	
For text books, apparatus and supplies for class rooms	3,371.33	
For kindergarten and practice school supplies	31.90	
For refund of fees to students	85.50	
For improvements on farm and dairy	3,286.25	
For labor, carpenters, janitors, watchman, maids, etc.....	4,064.30	
For labor, power house and sewer beds	1,829.15	
For care and improvement of college grounds	3,213.37	
For trustees appropriation Y. W. C. A.	600.00	
Trustees appropriation Star course	150.00	
For household economics, tomato club and institute work	4,813.93	
For refund of music and art tuition	131.00	
For unclassified accounts	1,673.42	
For summer school	3,000.00	\$ 226,819.60

SPECIAL STATE APPROPRIATIONS—

Johnson hall extension	\$ 11,700.00	
Strengthening dining hall walls	1,500.00	
Additional furniture and equipment for science hall, infirmary, main building and training school.....	1,376.07	
Repairing and refurnishing old training school dor.	1,899.71	
Smoke stack	866.67	
Boiler insurance	204.00	
Sanitary closets for training school	383.13	\$ 17,929.58

Balance on hand	\$ 244,749.18	
	\$ 10,722.35	

The above report is for the scholastic year July 1, 1914, to July 1, 1915, as required by law.

STATEMENT TO DETERMINE BALANCE AS OF SEPTEMBER 1, 1915—

Balance July 1, 1915	\$ 10,722.35	
Received July 1915	3,959.43	
Received August 31, 1915	292.24	\$ 14,974.02

DISBURSEMENTS—

July, 1915	\$ 6,909.16	
August, 1915	3,791.91	
Balance August 31, 1915	4,273.95	\$ 14,974.02

RECONCILING WITH BANK BALANCES—

On deposit July 31, 1915	\$ 4,382.21	
Checks outstanding July 31, 1915	101.76	
	<u>\$ 4,280.45</u>	

WINTHROP NORMAL AND INDUSTRIAL COLLEGE (Continued.)

The foregoing account was carefully audited and all vouchers checked from July 1, 1914 to July 1, 1915, to conform to the scholastic year. In addition, the book balance was obtained, as of September 1, 1915, in order to reconcile with bank balances. It will be noted that there is an apparent longage of \$6.50 in the bank balance.

I find that the college has not been balancing its accounts monthly with the bank, but am assured that monthly balances will be obtained hereafter.

I find that the books and vouchers of the college have been neatly and carefully kept, only one error in addition having been noted in this audit, in the previous bookkeeper's closing account, which error in all probability would have been discovered by the present bookkeeper, on instituting the practice of balancing monthly with college banks of deposit.

In my opinion there is no waste at Winthrop College. It is doing a great work that can scarcely be comprehended by those who have not visited the institution and examined its use of funds. It deserves the greatest liberality that the State can afford, in the assurance that every dollar appropriated is economically and wisely expended.

Respectfully submitted,

W. W. BRADLEY,
Accountant for State Bank Examiner.

THE CITADEL—THE MILITARY COLLEGE OF SOUTH CAROLINA.

Audit of books and accounts of H. E. Raines, Quartermaster of the Citadel,
as of November 1, 1915.

STATE	Jan. 1, 1915, balance		\$	170.15
	APPROPRIATIONS—			
	Maintenance	\$ 29,166.60		
	Special appropriations band instruments	1,000.00		
	Boller house	2,500.00	\$	32,666.60
OTHER	SOURCES—			
	Board of visitors pay fund	40,088.00		
	Charleston city fund	1,500.00		
	Quartermaster's sales, including breakage	2,172.61		
	Interest on deposits	98.85		
	Insurance loss	145.50	\$	44,004.96
	Total receipts		\$	76,841.71
DISBURSEMENTS—				
	January, 1915 paid as per vouchers audited Aug. 3, 1915	9,205.95		
	February, 1915 paid as per vouchers audited Aug. 3, '15	7,023.43		
	March, 1915 paid as per vouchers audited Aug. 3, 1915	7,509.33		
	April, 1915 paid as per vouchers audited Aug. 3, 1915	10,389.68		
	May, 1915 paid as per vouchers audited Aug. 3, 1915....	6,105.63		
	June, 1915 paid as per vouchers audited Aug. 3, 1915....	7,780.01		
	July, 1915 paid as per vouchers audited Nov. 26, 1915....	5,862.15		
	August, 1915 paid as per vouchers audited Nov. 26, 1915 ..	3,214.71		
	Sept. 1915 paid as per voucher audited Nov. 26, 1915....	7,209.58		
	October, 1915 paid as per voucher audited Nov. 26, 1915 ..	9,132.05	\$	73,432.52
	Balance November, 1915		\$	3,409.19
RECONCILING WITH BANK BALANCES—				
	Deposit Carolina Savings Bank	10,739.55		
	Less note neither charged nor credits.....	\$ 2,992.43		
	Less checks outstanding	4,877.94		7,870.87
			\$	2,869.18
	Cash in office \$332.71 and vouchers paid, held as cash			540.01
			\$	3,409.19

CLEMSON AGRICULTURAL COLLEGE.

REPORT OF AUDITOR.

Hon. I. M. Mauldin,
State Bank Examiner,

Sir:—

Complying with your direction, under the act of the Legislature. I have made a thorough examination and audit of the books and accounts of the Treasurer's office, of Clemson Agricultural College, for the year commencing July 1, 1913 and ending June 30, 1914.

I have charged the Treasurer with all balances on hand June 30, 1913; and have checked into his cash book all funds turned over to him from all sources for the fiscal year named. I have carefully checked all vouchers, debit and credit, to the books of the Treasurer's office and have re-added and balanced out the entries in the said books and find them to be absolutely correct.

At my suggestion, the books for 1914-15 will be audited by an accountant in no way connected with the college.

Too much can not be said of the efficiency of the clerical force in the Treasurer's office. Not a single voucher is missing. The system is as near perfect, perhaps, as it could be made; and it is carried out to the minutest detail.

Respectfully,
W. W. BRADLEY,
For State Bank Examiner.

Financial Statement—College fund. Receipts and Disbursements for Fiscal Year ending June 30th, 1914.

RECEIPTS—

Balance on hand June 30th, 1914	\$	12,464.92
Received from privilege fertilizer tax		276,000.00
Received from Morrill fund		25,000.00
Received from Clemson bequest		3,512.36
Received from tuition	\$	5,200.00
Less refund		850.00
Received from landcript		4,850.00
Received from landcript		5,754.00
Received from miscellaneous, net		9,094.56
	\$	386,675.84

EXPENDITURES—

Disbursements	269,488.00
Balance on hand June 30th, 1914	67,192.84
	\$ 386,675.84

PETTY LEDGER OR RE-INVESTMENT ACCOUNT—

	Receipts	Expenditures
Animal husbandry and dairying	\$ 10,716.33	\$ 9,467.41
Board of health	223.75	55.00
Beef cattle	15,530.57	14,537.30
Coast station	1,846.23	2,330.11
Farm	10,238.53	9,085.54
Heat, light and water	1,675.02	1,675.02
Hog Cholera	4,855.82	5,557.55
Insurance	8,160.97	52.75
Interest	1,753.50	1,753.50
State flags	155.02	411.33

CLEMSON AGRICULTURAL COLLEGE (Continued.)

Miscellaneous	5,416.72	5,416.72
Norris medal	30.05	30.75
Printing	2,822.74	4,170.43
Rents (upkeep)	3,057.14	2,995.88
Truck garden	1,329.77	1,392.17
Veterinary hospital	644.50	644.50
Wood shop	4.70	4.70
Cash on hand June 30, 1914		8,980.73
	\$ 68,561.36	\$ 68,561.36

SOUTH CAROLINA AGRICULTURAL EXPERIMENT STATION—

	Receipts	Expenditures
Balance June 30th, 1913	146.83	
Hatch fund	15,000.00	15,000.00
Adams fund	15,000.00	15,000.00
Farm products	2,223.89	2,215.82
Balance on hand June 30th, 1914		154.90
	\$ 32,370.72	\$ 32,370.72

CADET DEPOSIT ACCOUNT—

DEBIT:		
Balance June 30th, 1913	958.91	
Received on deposit	43,338.59	44,297.50
CREDIT:		
Paid students checks	43,817.85	
Balance June 30, 1914	479.65	44,297.50

CADET FUNDS—

	Receipts	Expenditures
Cadet funds (inactive) balance	2,096.44	
Receipts (delayed)	17.47	2,113.91
Breakage—balance	1,538.85	
Breakage—receipts	2,546.61	4,088.44
Beef cattle (account closed)		1,565.56
Heat, light and water—balance	12.96	
Heat, light and water—receipts	6,448.13	6,461.09
Hospital		3,950.00
Incidentals—balance	170.41	
Incidentals—receipts	4,385.33	4,555.74
Laundry—balance	796.01	
Laundry—receipts	6,703.89	7,499.90
Southern Rwy. scholarships		200.00
Subsistence—balance		1,302.13
Subsistence—receipts	57,896.34	58,312.63
Truck garden		435.86
Uniforms—balance	24.72	
Uniforms—receipts	24,311.50	24,336.22
Balance June 30th, 1914		4,024.43
	\$114,405.19	\$114,405.19

RECAPITULATION CASH STATEMENT, JUNE 30, 1914—

College cash balance June 30, 1914	67,102.84	
Cadet fund balance June 30, 1914	4,024.43	
S. C. Experiment Station balance June 30, 1914	154.90	
Cadet deposit account balance June 30, 1914	479.65	
Re-investment account balance June 30, 1914	8,980.73	
Checks outstanding	20,632.74	\$ 101,465.29

BANK BALANCES—

Bank of Anderson	15,000.00	
Farmers and Merchants Bank (Anderson)	15,000.00	
Bank of Sumter	15,000.00	
Pickens Bank	15,000.00	
National Bank of Newberry	3,000.00	
National Bank of Abbeville	3,000.00	
Exchange Bank	3,000.00	
Peoples Savings Bank	5,000.00	
Bank of McCormick	3,000.00	
Farmers Bank of Abbeville	3,000.00	
Bank of Pendleton	9,436.98	
Bank of Pendleton (Re-investment)	9,776.19	
Bank of Pendleton (Station)	1,772.47	
Cash in office	479.65	\$ 101,465.29

SOUTH CAROLINA SCHOOL FOR THE DEAF, DUMB AND BLIND.**CASH BALANCE SHEET TO DECEMBER 1, 1915—**

Balance maintenance 1914	\$	416.15		
Balance improving grounds 1914		820.76		
Balance scholarships 1914		440.06		
Balance repairs 1914		7.34		
Balance primary building		3,199.98	\$	4,384.29

FROM APPROPRIATION FOR MAINTENANCE 1915—

	2,766.90		
	453.65		
	2,752.63		
	453.65		
	970.52		
	2,144.83		
	457.25		
	791.20		
	1,987.65		
	457.25		
	699.17		
	2,072.84		
	457.25		
	2,283.05		
	682.12		
	282.52		
	712.12		
	997.53		
	220.10		
	743.12		
	918.06		
	774.12		
	1,153.86		
	2,431.11		
	841.62		
	2,386.53		
	882.91		
Collections January 1915	37.50		
Collections June 1915	224.87		
Collections July 1915	30.00		
Collections August 1915	31.00		
Collections September 1915	31.00		
Collections October 1915	67.50		
Collections for Nov. 1915	37.50		
From appropriations for repairs and improving grounds	2,000.00		
From appropriation, primary building 1914	10,000.00		
From appropriation primary building 1915	22,000.00		
From scholarship 1915	600.00	\$	71,212.02

EXPENDED—

Maintenance January	\$	3,220.55	
Maintenance February	\$	3,206.28	
Maintenance March		3,568.80	
Maintenance April		3,236.10	
Maintenance May		3,229.26	
Maintenance June		2,965.17	
Maintenance July		994.64	
Maintenance August		1,960.75	
Maintenance September		1,687.18	
Maintenance October		4,426.59	
Maintenance November		3,265.65	
Scholarship 1914		440.06	
Primary Building 1914		13,199.98	
Completing Primary Building 1915		21,444.57	
Improving Grounds, etc., 1914		320.76	
Repairs, 1914		7.34	
Repairs and Improving Grounds, 1915		1,307.30	
Scholarship, 1915		335.63	
		<hr/>	
Balance on hand Dec. 1, 1915	\$	68,816.61	
	\$	2,395.41	
		<hr/>	
	\$	71,212.02	
		<hr/>	
Balance on Maintenance	\$	882.91	
Balance on Scholarship 1915		264.37	
Balance on Repairs, etc., 1915		692.70	
Balance on Completing Primary Building 1915		555.43	
		<hr/>	
	\$	2,395.41	

THE MEDICAL COLLEGE OF CHARLESTON.

Audit of the Books and Vouchers of the Medical College of South Carolina from July 1, 1914 to November 1, 1915.

RECEIPTS—

Balance July 1, 1914	\$ 9,082.04
----------------------------	-------------

STATE APPROPRIATION, SALARIES DRAWN:—

July 8	\$ 1,464.98	
August 19	1,673.34	
September 2	1,673.36	
Oct. 12	1,744.99	
November 7	8,071.64	
December 3	2,155.01	
December 29	1,988.33	
February 23, (1915)	1,958.74	
March 4	1,988.33	
March 30	2,392.93	
May 1	2,110.66	
June 1	2,113.33	
July 1	1,875.01	
August 11	2,208.33	
September 4	2,208.33	
October 18	2,315.01	
October 28	2,427.47	35,869.79

STATE APPROPRIATION EXPENSE OF TRUSTEES, DRAWN:—

Dec. 2, 1914	\$ 251.31	
June 22, 1915	212.84	464.15
State Appropriation, Maintenance:—		
November 7	399.71	
October 12, 1914	\$ 622.56	
December 3	1,737.82	
December 29	412.69	
March 8 (1915)	2,127.05	
March 30	753.32	
May 7	1,112.95	
June 10	669.59	
July 12	273.93	
September 4	533.50	8,643.12

State Appropriation, Printing and Advertising, Drawn:—

August 9, 1914	\$ 1,218.36	
October 12	20.72	
November 7	110.00	
November 29	150.92	
June 10	107.00	
July 12	84.50	
September 4	808.50	2,500.00

Appropriations Legislative drawn	\$ 46,977.06	\$ 46,977.06
Appropriation Legislative 1914 salaries	135.00	
Appropriation Legislative 1914	1,187.21	\$ 48,299.27
Total Appropriations drawn July 1-14 to Nov. 1-15		\$ 57,381.31

RECEIPTS OTHER SOURCES:—

Tuition Pharmacy	\$ 3,060.00	
Tuition Medicine	13,820.00	
Contingent fees	980.00	
Penalties	95.00	
Notes receivable	1,185.00	
Interest and Exchange	230.34	
City Treasurer	601.00	
Sale of Packing Boxes and Refunds .....	.51	
F. H. Gadsden, Donation	8.00	
Bequest of W. H. Huger,	1,000.00	
Redeposits	85.00	\$ 21,065.35
		\$ 78,446.56

MEDICAL COLLEGE OF CHARLESTON (Continued.)**EXPENDITURES JULY 1, 1915 to NOV. 1, 1915.**

State Appropriation Salaries	\$ 85,369.79	
State Appropriation expenses of Trustees	464.15	
State Appropriation Maintenance	8,643.12	
State Appropriation Printing and Advertising	2,500.00	
State Appro. Salaries from unexpended bal. July 1-15....	135.00	
State Appro. Maintenance from unex. bal. July 1-15....	1,187.21	\$ 48,299.27
Expenditures, Fees and other collections		\$ 25,417.79
Balance Nov. 1, 1915		\$ 4,729.60
Total Expenditures		\$ 78,446.66

RECONCILING WITH BANK BALANCES:—

Nov. 1, 1915.	
Balance First National Bank of Charleston (exhibited)..	6,505.30
Balance Bank of Charleston (N. B. A.) (exhibited).....	538.61
Total balance as shown by Pass book	\$ 7,043.91
Checks outstanding Nov. 1, 1915.	2,314.31
Total Bank Balance as shown by books Tress.	\$ 4,729.60

CONFEDERATE HOME COLLEGE.**Audit of the Books and Accounts of The Confederate Home College of Charleston, S. C., from January 1, 1915 to Nov. 1, 1915.****RECEIPTS:—**

Jan. 1, 1915, Balance	\$ 1,045.72
Received January	3,193.30
Received February	571.86
Received March	3,738.65
Received April	5,238.00
Received May	494.57
Received June	1,266.28
Received July (including note)	6,400.11
Received August	120.00
Received September	287.00
Received October	2,810.28
	\$ 25,115.77

DISBURSEMENTS—

January	\$ 2,491.89	
February	1,820.49	
March	3,921.16	
April	4,423.16	
May	1,428.08	
June	1,415.83	
July	6,204.83	
August	108.00	
September	273.75	
October	1,807.29	\$ 23,894.48
Balance Nov. 1, 1915		\$ 1,221.29
Nov. 1, 1915, Deposit exhibited	\$ 1,429.18	
Checks outstanding	207.87	
	\$ 1,221.27	

STATE COLORED COLLEGE.

Audit of the State Colored Industrial and Mechanical College, from January 1, 1915 to Dec. 1, 1915.

Jan. 1, 1915. Balance appropriation for Blacksmith shop \$ 196.34

APPROPRIATIONS:—

Maintenance and Repairs	\$ 5,000.00	
Salaries (not allowed under Morrill Act.)	2,500.00	
Blacksmith shop complete	2,000.00	
Special repairs	1,500.00	
Agricultural extension	1,000.00	
Summer School	500.00	
Two new boilers for Power Plant	2,500.00	\$ 15,000.00
Total		\$ 15,196.34

DRAWN FROM STATE TREASURY:—

Maintenance Vouchers filed	\$ 7,500.00	
Blacksmith Shop, Vouchers filed	2,022.67	
Special repairs	633.49	
Agricultural extension, Vouchers filed	406.93	
Summer School, Vouchers filed	500.00	
Two new, boilers Vouchers filed	2,278.95	
Balance Blacksmith Shop	\$ 173.67	
Balance special repairs	866.51	
Balance Agricultural extension	598.07	
Balance Boilers	221.05	\$ 1,854.30
		\$ 15,196.34

ENTRANCE FEES COLLECTED FROM MAY 5, 1914 to MAY 5, 1915.

RECEIPTS:

Fees from 786 paying students at \$2.00 each	\$ 1,572.00	
Fees from 34 out of state students at \$3.00 each	102.00	
Balance May 5th, 1914	7.45	\$ 1,681.45

EXPENDITURES TO MAY 5, 1915:—

Vouchers filed with Dr. Lowman, Secretary	\$ 1,657.53	
Balance May 5th, 1915, Eastern National Bank	23.92	\$ 1,681.45

LANDSCRIPT FUND—DR. W. R. LOWMAN, TREASURER. JUNE 16, 1914 TO JULY 1, 1915.

June 16, 1914, Balance Landscript Fund	\$ 1,656.98	
July 1, 1914, Received from State Treasurer	2,877.00	
Jan. 7, 1915, Received from State Treasurer	2,877.00	\$ 7,410.98

FARM AND INDUSTRIAL.

June 16, 1914, Balance farm and industrial	\$ 4,437.85	
July 15, Rec'd from R. S. Wilkinson, Pres., No. 260....	129.75	
Sept. 15, Rec'd from R. S. Wilkinson, Pres., No. 261....	78.12	
Oct. 1, Rec'd from R. S. Wilkinson, Pres., No. 262....	47.70	
Dec. 3, Rec'd from R. S. Wilkinson, Pres., No. 263....	84.25	
Mch. 8-15, Rec'd from R. S. Wilkinson, Pres., No. 264....	200.20	
May 18-15, Rec'd from R. S. Wilkinson, Pres., No. 265	59.30	\$ 5,037.17

INSURANCE INDEMNITY FUND:—

July 16, 1914, Balance Insurance Indemnity Fund.....	\$ 2,046.59	\$ 2,046.89
Total receipts		\$ 14,494.74

DISBURSEMENTS From June 16, 1914 to July 1, 1915.

Paid on account Landscript account	\$ 4,147.41	
Paid on account Insurance Indemnity	958.65	\$ 5,106.06
Balance July 1, 1915		\$ 9,388.68

RECONCILING WITH BANK BALANCES:—

July 1, 1915, Edisto National Bank (exhibited)	\$ 5,045.92	
July 1, 1915, Edisto National Bank (exhibited)	3,263.57	
July 1, 1915, Edisto National Bank (exhibited)	1,065.69	
July 1, 1915, Bank of Orangeburg (exhibited)	22.55	

CHARITABLE INSTITUTIONS.

STATE HOSPITAL FOR THE INSANE.

Audit of the Books, Vouchers and Accounts of the State Hospital for the
Insane from January 1, 1915 to Dec. 1, 1915.

LEGISLATIVE APPROPRIATIONS:—

Salary of Superintendent	\$ 8,000.00	
Salary of Dentist	1,000.00	
Salary of Oculist	500.00	
Salary of Dietitian	900.00	
Salary of Pathologist	1,500.00	
Maintenance	800,000.00	
Regents	1,500.00	
Fire Protection	500.00	
Amusements	800.00	
Development and Repairs	150,000.00	\$459,700.00

APPROPRIATIONS DRAWN TO DEC. 1, 1915:—

Salary of Superintendent	\$ 2,750.00	
Salary of Dentist	916.67	
Salary of Oculist	458.34	
Salary of Dietitian	825.00	
Maintenance, Regents, Fire Protection, Amusements	246,576.03	
Development and Repairs	71,892.42	
Balance appropriations unexpended Dec. 1	136,281.54	\$459,700.00

RECEIPTS—

Legislative Appropriations Drawn:—

MAINTENANCE: —

February 24,	\$ 24,011.44	
March 13	20,941.46	
April 21	21,693.80	
May	26,495.93	
June	31,952.01	
July	24,905.36	
August	23,351.38	
September	24,526.57	
October	21,452.47	
Nov. 12 for October	27,245.61	\$246,576.03

DEVELOPMENT AND REPAIRS—

July 19 for June	\$ 7,338.17	
August for July	7,680.64	
September for August	12,773.35	
October for September	22,249.88	
November for October	21,850.38	\$ 71,892.42

Ledger Balance Jan. 1, 1915

\$ 1,470.35

COLLECTIONS SUNDRY SOURCES:—

Jan. 12, 1915, Appropriation State Park for reimbursing maintenance	\$ 5,000.00
Collections Sundry Sources from January 1, 1915 to Dec. 1, 1915.	

Total to be accounted for Dec. 1, 1915.

January	\$ 500.99	
February	762.08	
March	485.48	
April	230.47	
May	569.12	
June	977.38	
July	878.16	
August	562.38	
September	3,045.11	
October	708.92	
November	1,116.24	9,836.33
Total collections		\$ 9,836.33
		\$334,775.13

STATE HOSPITAL FOR INSANE (Continued.)

DISBURSEMENTS:—

Maintenance from Jan. 1, 1915 to Nov. 1, 1915.....	\$246,576.03	
Developments and Repairs, Nov. 1, 1915	71,892.42	
Advanced out of Sundry collections on. Nov maintenance	3,158.52	
Advanced out of Sundry col. developments and repairs..	7,869.09	
Balance to be accounted for Dec. 1, 1915.....	5,779.07	\$334,775.13

SUNDRY COLLECTIONS:—

Balance Jan. 1, 1915	\$ 1,470.35	
Check Comptroller General (Jan. 12, 1915) Furnishing and Equipping Bldg. covered from general acct...	5,000.00	
Collections Sundry sources from Jan. 1-15 to Dec. 1-15	9,836.33	\$ 16,306.68

RECONCILING WITH BANK AND BALANCES:—

Balance State Bank Dec. 1-15 as for certificate	\$ 6,875.02	
Advanced to maintenance account from Sundry collect- ions acct. Nov. 1915	3,158.52	
Advanced to development and repairs acct. from Sun- dry collections, Nov. 1915	7,369.09	\$ 17,402.63
Cash in office		\$ 223.12
		\$ 17,625.75
Ledger balance as above		\$ 16,306.68
Apparent excess of cash		\$ 1,319.07

LESS CHECKS OUTSTANDING:—

No. 435	\$ 20.00	
No. 442	7.08	
No. 443	26.50	
No. 444	13.00	
No. 445	18.34	
No. 446	50.96	
No. 447	819.30	
No. 448	123.33	
No. 449	7.93	
No. 450	21.60	\$ 1,108.04
Actual excess of cash as per statement Dec. 1-15.....		\$ 211.03

THE CONFEDERATE INFIRMARY.

**Audit of the Accounts and Vouchers of the Confederate Infirmary from
January 1, 1915 to December 1, 1915.**

Administration H. R. Richardson.

RECEIPTS:—

Jan. 4, 1915 Received Comp. Gen. warrant, maintenance	\$	2,192.38	
Jan. 4, 1915 Received Comp. Gen. warrant, repairs		21.04	
Jan. 4, 1915 Received Comp. Gen. warrant, salaries		184.00	
March 1, 1915 Rec. Comp. Gen. warrant, maintenance		1,624.78	
March 1, 1915 Received Comp. Gen. warrant repairs		71.55	
March 1, 1915 Received Comp. Gen. warrant, salary		437.00	
March 1, 1915 Received Comp. Gen. warrant, salary		250.00	
April 1, 1915 Received Comp. Gen. warrant, maintenance		988.53	
April 1, Received Comp. Gen. warrant, maintenance		8.40	
April 1, 1915 Received Comp. Gen. warrant, salaries		437.00	
April 14, 1915 Rec. Comp. Gen. warrant, maintenance		254.43	
April 14, Received Comp. Gen. warrant		218.50	\$ 6,637.61
Apr. 1, '15 Set aside (Mch. 25, '13) con. fund & maint.		67.59	
Cash from sale of cow		35.20	
Pension money in trust John Smith		6.05	
Pension money in trust Joseph Boatwright		18.20	
To errors accts. filed C. G. Jan. 14, Nov. 14, Mch. 15		56	
Unaccounted balance accumulated		108.59	\$ 236.19
Total to be accounted for to Apr. 15, 1915			\$ 6,873.80

DISBURSMENTS—

Dec. 1914 Paid maintenance	\$	2,192.38	
Dec 1914 Paid repairs		21.04	
Jan. and Feb. 1915, Paid maintenance		1,624.78	
Jan. and Feb. 1915, salary and wages		874.00	
Jan. and Feb. 1915 repairs		71.55	
March 1915 Paid maintenance		988.53	
March 1915, Paid salaries		437.00	
April to April 15, 1915 Paid maintenance		254.43	
April to April 15, 1915 Paid salaries and wages		218.50	
Loaned to N. J. Brown, petty cash		\$4.50	
Paid for typewriting		.50	5.00
Turned over suc. trust fund Jno. Smith		6.05	
Turned over suc. trust fund Boatwright		18.20	
Turned over suc. sale of cow		97.79	
Turned over successor cash accumulated		108.59	
Turned over suc. bal. payroll \$5.40, error above \$.56		5.96	\$ 6,873.80

Audit of the account of J. L. Wardlaw, Superintendent of Confederate Infirmary from April 15, 1915 to December 1, 1915.

RECEIPTS—

April 15th, 1915, balances—

Trust fund John Smith	\$	6.05	
Trust fund Boatwright		18.20	
From sale of cow, etc.,		97.79	
Cash from predecessor accumulated		108.59	
Cash from predecessor pay roll \$5.40, error \$.56		5.96	\$ 236.59

TRUST FUND—

G. W. Connor		20.00	
Harmon Chambers, dec'd.		7.24	
Asa Turbeville		25.00	\$ 52.24

MAY TRUST FUND—

Pension check John Smith		28.50	
May 12 W. F. Bethes		40.00	\$ 68.50
May 6, Cash sale of cow			40.00

THE CONFEDERATE INFIRMARY (Continued.)

May 15 Comptroller General warrant	1,270.88
June 15 Cash (refund Murray Drug Co.)	2.00
June 15 Cash (refund Thos. E. and F. A. Davis)	1.50
June 15 Comptroller General warrant	1,180.02
July 15 Comptroller General warrant	1,173.49
July 15 Cash Star Laundry refund .....	.60
July 15 Trust fund Jno. T. Thomas	10.00
July 27 Damages and feed for stray horse	4.00
Aug. 2 Comptroller General warrant	636.97
Aug. 2 refunds J. L. Wardlaw, laundry 50c, ham 75c, call to chester 45c	1.70
Aug 28 Extra Groceries Mrs. Wardlaw	5.00
Aug. 31 Board Miss Black	12.00
Aug. 31 Refund (J. L. W.) Star laundry	1.34
Sept. 1 Comptroller General warrant	1,206.68
Sept. 4 Trust fund J. E. Bush	15.01
Sept 10 Board W. W. Wright 50c, Miss Bookhart \$9.00..	9.50
October 2 Comptroller General warrant	1,164.04
Oct. 2 refund long distance message to Elmore .....	.46
Oct. 2 refund J. L. Wardlaw Star Laundry .....	.80
Nov. 1 Comptroller General warrant	1,239.78
Nov 4 Discount (10%) on bill Wingfield	1.15
Nov. 9 Sale of 10 pigs \$25 refund Civil Drug store \$7.65	82.65
Nov 10 sale pig \$2.50, refund Reidlinger bakery \$3.28	5.78
	<hr/>
	\$ 8,472.68

DISBURSEMENTS—

From April 15, 1915 to December 1, 1915.

April 1915 paid from balances H. W. R. and sundry col \$	157.65		
Paid trust fund Connor \$10; Connor \$10, Boatwright \$18.20	38.20	\$	195.85
May 15 paid sundry items checked	1,222.28		
Paid trust funds Jno. Smith \$1.00, Bethea \$40.00.....	41.00	\$	1,263.28
June Paid sundry items checked to June 15	1,147.45		
Trust fund Jno. Smith .....	.55	\$	1,148.00
July Paid sundry items checked	1,205.19		
Paid trust fund Jno. Smith \$1, Turbeville \$5, Bush \$10	16.00	\$	1,221.19
August paid sundry items checked	1,155.09		
Paid trust fund J. E. Bush \$5.01, J. F. Thomas \$1.00....	6.01	\$	1,161.10
September Paid sundry items checked	723.81		
Paid trust funds Turbeville \$5.00, Thomas \$1.00.....	6.00	\$	729.81
October Paid sundry itmes checked	1,646.18		
Paid trust funds Jno. Smith \$.55, Turbeville \$5.00.....	5.55	\$	1,651.73
November Paid sundry items to Dec. 1, 1915	880.52		
Paid trust fund L. H. Chambers	7.24		887.76
		\$	8,258.72
Balance December 1, 1915			213.96
		\$	8,472.68

THE CATAWBA INDIANS.

Audit of the accounts and vouchers of O. K. Williams, agent for Catawba Indians from March 1, 1915 to December 20, 1915.

RECEIPTS—

Received deposit S. H. White, predecessor, school	\$ 102.40		
Received from State appropriations for schools	500.00	\$	602.40
Received State appropriations maintenance	7,000.00		
Personal fund deposited by error to maintenance	5.00	\$	7,005.00
		\$	<u>7,607.40</u>

DISBURSEMENTS—

Paid claims school	355.32		
Paid claims school to reimburse personal account	4.50		
Paid claims maintenance	7,004.50		
Balance school deposit exhibited	242.58		
Balance school deposit exhibited .....	.50	\$	7,607.40

PENAL INSTITUTIONS.

STATE PENITENTIARY.

Statement from State Treasurer's Office.

Audit of the books, accounts and vouchers of the State Penitentiary from
January 1, 1915 to December 1, 1915.

LEGISLATIVE APPROPRIATIONS—

Salary of Superintendent	\$	1,900.00		
Salary of Captain of Guard		1,200.00		
Salary of Physician		1,500.00		
Salary of Chaplain		950.00		
Salary of Clerk		1,200.00		
Two men for each electrocution		300.00		
Balance 1914 Electrocutoners		150.00	\$	7,200.00

EXPENDITURES—

Superintendent	1,741.63
Captain of Guard	1,100.00
Physician	1,375.00
Chaplain	876.76
Clerk	1,100.00
Two men electrocutions, penitentiary	450.00

BALANCES DECEMBER 1, 1915—

Superintendent	\$158.37		
Captain of Guard	100.00		
Physician	125.00		
Chaplain	73.24		
Clerk	100.00	556.61	\$ 7,200.00

COLLECTIONS STATE PENITENTIARY AS PER STATE TREASURER'S LEDGER—

Balance January 1, 1915	\$	17,642.25
Part of December collections	\$	83.00
January 12 collections		430.13
January 12 refund		878.01
February 12, collections		2,019.24
February 12, refund		1,111.00
March 11, collections		1,760.76
March 11, refund		997.77
April 5, collections		876.66
April 5 refund		879.12
May 14 collections		2,506.25
May 14 refund		877.78
June 10, collections		722.34
June 10, refund		1,244.43
July 15, collections		2,184.87
July 15, refund		645.21
Aug 12, collections		10,030.80
August 12, refund		732.89
September 9, collections		904.00
September 9, refund		864.00
October 14, collections		19,669.80
October 14, refund		852.08
November 11, collections		3,817.53
November 11, refund		750.84
From Nov. 12 to Dec. 1, 1915, not remitted		1,494.88

DISBURSEMENTS AS PER STATE TREASURER'S LEDGER—

January 13	\$	4,814.85
February 13		4,945.83
March 12		4,899.23
April 16		4,888.00
May 15		6,163.19
June 10		4,323.58
July 16		5,027.25
August 13		5,254.19
September 10		5,067.99
October 14		11,399.10
November 12		7,640.81

STATE PENITENTIARY (Continued.)

Receipts as per cash book of State Penitentiary from January 1, 1915 to
December 1, 1915.

Balance January 1, 1915, with State Treasurer	\$	17,642.25
Balance Jan. 1, Union Nat Bank \$1,708.49, cash \$25.00	\$	1,733.49
Receipts January	\$	2,053.97
Receipts February		684.09
Receipts, March \$1,802.23; refund 56.62		1,858.95
Receipts April		1,190.43
Receipts May		2,080.56
Receipts June		251.18
Receipts July		11,714.19
Receipts August		576.66
Receipts September		14,965.92
Receipts October		8,430.05
Receipts November		1,667.38
Total receipts	\$	64,849.12

DISBURSEMENTS JANUARY 1, 1915 to DECEMBER 1, 1915—

January	\$	8,989.96
February		3,699.28
March		3,725.44
April		3,554.55
May		5,042.21
June		3,314.86
July		4,845.41
August		4,283.29
September		4,191.26
October		3,896.03
November		13,819.88
Balance	\$	54,862.17
		10,486.95
	\$	64,849.12

RECONCILING WITH BANK BALANCES—

There is apparent balance in addition to the above of \$20,537.65 due by the defunct
"Lexington Savings Bank" unadjusted and unsettled.

SOUTH CAROLINA INDUSTRIAL SCHOOL.

Audit of the books, accounts and vouchers of the South Carolina Industrial School from January 1, 1915 to December 21, 1915.

Balance January 1, 1915		\$ 472.68
LEGISLATIVE APPROPRIATIONS DRAWN—		
For maintenance	\$ 29,000.00	
For extra clothing	1,000.00	
Kitchen and dining room	1,000.00	\$ 31,000.00
Borrowed from bankj		8,000.00
Cash from sale of corn	45.000	
Cash from sale of beef	25.00	
Cash from tuition	265.00	\$ 335.00
		\$ 39,807.68

DISBURSEMENTS—VOUCHERS CHECKED—

January	386.47	
February	245.06	
March	12,358.65	
April	1,886.88	
May	2,208.56	
June	4,365.00	
July	3,290.25	
August	1,123.30	
September	2,374.36	
October	1,841.32	
November	4,790.62	
December	4,351.38	\$ 39,221.85
Cash to balance		\$ 585.83
		\$ 39,807.68

ACCOUNT OF J. B. JOHNS—PETTY CASH ACCOUNT—RECEIPTS—

January	\$ 14.04	
February	90.68	
March	55.95	
April	124.28	
May	3.75	
June	140.40	
July	23.86	
August	55.20	
September	6.67	
October	2.60	
November	1.00	
December	1.56	\$ 519.99
Check from general account to cover		184.68

DISBURSEMENTS—

January	\$ 34.64	
February	68.89	
March	97.16	
April	187.30	
May	42.15	
June	69.12	
July	96.08	
August	33.94	
September	30.81	
October	12.72	
November	30.30	
December	1.18	\$ 704.29
Balance due by Mr. Johns .....		.38
		\$ 704.67

COUNTY OFFICES.

ANDERSON COUNTY.

Audit of the books and accounts of the Treasurer's office of Anderson County from March 22, 1911 to July 1, 1915.

To James R. Anderson, Foreman of the Grand Jury, Anderson, S. C.,

Sir: At your request, and by the direction of the State Bank Examiner, I have made an investigation of the county treasurer's office in Anderson county from the 22nd day of March, 1911, to July 1, 1915; including the encumbency of ex-Treasurer C. W. McGee and W. A. Tripp.

Incidentally, I made the annual settlement for taxes in 1914, which settlement was witnessed by the comptroller general and approved in detail July 30th, 1915.

Ex-Treasurer Tripp's accounts balanced out accurately with his cash and his settlement was entirely satisfactory. The clerical work in that office has been done, in a large measure, by J. R. C. Griffin, who has shown himself to be efficient.

The process of checking the county treasurer's office necessarily constitutes a check on the offices of county supervisor and county superintendent of education for all claims approved by those officers or cash turned in by them; it likewise constitutes a check against the clerk of court for fines and licenses turned into the treasurer by him; a check against the probate judge's office on account of marriage licenses paid to the county treasurer; and a check on the sheriff on account of collections on taxes in execution. I found all these various funds correctly reported, and in so far as I could note from casual observation all the offices named are being conducted in a businesslike way and with due regard for the best interests of the public.

The auditor's office, in a sense, the most important of county offices.

It is the duty of all county officers, including magistrates, to report to the auditor all collections of funds turned into the county treasurer. I find that this requirement of the law has not been literally complied with, though the funds referred to have been correctly reported to the treasurer. The auditor is zealous in his work and his books are well kept.

In the matter of the investigation of the county treasurer's office during the encumbency of ex-Treasurer C. W. McGee, specially requested by you, I find the following:

In the settlement for county taxes made July 1, 1912, taxes for 1911, Mr. McGee was entitled to a credit of \$1,300.40 on account of court claims, which he did not receive. This error, once discovered, seems simple enough, though it was very difficult of detection, inasmuch as the settlement sheet

ANDERSON COUNTY (Continued.)

for that year appeared to give him the exact credit that county claim's book called for. It came about in the following manner: In all previous settlements, court claims, which were kept on a separate book, were credited as a separate item. In the settlement referred to, a statement on the sheet indicated that the court claims were included in the item of county claims credited.

It seems that a representative of the comptroller general's office had, very properly, called Treasurer McGee's attention to the fact that a court claim was not in itself a proper voucher, but that the county supervisor's warrant issued on court claims should be obtained.

From that time on, which was about the middle of the fiscal year, Mr. McGee would total his court claims paid, and get a warrant from the county supervisor to cover. These county warrants based on court claims were regularly listed on the settlement book and credited in the settlement made as of July 1, 1912; but the individual court claims taken up by him, aggregating, as stated, \$1,300.40, were entirely overlooked. It is perfectly clear from the records that Mr. McGee was entitled to the additional credit.

In the same settlement, Mr. McGee was chargeable with \$110.00 county board fund for library, which charge he omitted.

Again, in this settlement Mr. McGee was erroneously credited twice with \$154.62, total of \$309.24, taxes in execution on account of special one mill for schools. This item was included in the total special schools delinquent, with penalty, and should not have been again credited.

Several years ago the county of Anderson received certain sums of money from the state superintendent of education, which was deposited to the treasurer as a county board of education fund. Mr. McGee placed this deposit at interest with the banks, and his account was annually credited with the interest. It seems that Mr. McGee should be charged with this interest, though a subsequent act of the legislature allows the treasurer this interest as a commission for handling the fund. Mr. McGee does not claim this interest as due him personally, and I am of the opinion that he should be charged with it.

RECAPITULATION:

COUNTY TAXES—

Credit omitted on account of county taxes settlement 1912

for taxes 1911 ----- \$1,300.40

SCHOOL TAXES—

School claims library fund settlement 1914 for taxes 1913 ----- 543.75

Total credits omitted ----- \$1,844.15

ANDERSON COUNTY (Continued.)

DEBITS OMITTED:

SCHOOL TAXES—

Library fund for school settlement '14, taxes '13 \$	110.00	
Double credit pen. on 1 mill spec school -----	309.24	
Int. on Co. Bank fund deposited at interest----	656.15	\$1,075.39
		<hr/>
Balance due ex-Treasurer McGee ----		\$ 768.76

It is but fair to Mr. McGee to say that such errors as were found in the settlement were common errors that any treasurer might have made, and especially, is this true of the credit he failed to make on account of court claims, since the manner of paying those claims was changed in the middle of the year.

Respectfully submitted,
W. W. BRADLEY,
Accountant for State Bank Examiner.

SALUDA COUNTY.

Audit of the books and accounts of the Treasurer of Saluda county, from
July 1, 1914 to July 1, 1915.

To L. T. Boatwright, Foreman of Grand Jury, Saluda County, S. C.,

Sir: At your request, and by the direction of the State Bank Examiner, Hon. I. M. Mauldin, I have made examination of the books of the officers of Saluda county and respectfully report the following:

County Treasurer's Office.

As most of the county officers who are entrusted with the collection of public funds deal directly with the county treasurer, a checking of the county treasurer's office constitutes an indirect check against those offices. For this reason I checked first the county treasurer's office.

I found that the annual settlement had been made with the comptroller general for the taxes of 1914, and other collections and disbursement for the fiscal year beginning July 1, 1914 and ending June 30, 1915. I checked the items entering into this settlement and found the aggregates to be correct. The balances as found in the settlement sheets were duly deposited in bank as shown by certificates exhibited.

Balances from settlement sheets are shown in the following items:

Cash 1913 taxes Huitt R. R. -----	\$ 2574.44
Cash 1913 taxes Johnson-Trenton R. R. -----	513.67
Cash 1914 Ordinary Co. taxes -----	1,577.25
Cash 1914 Special Co. taxes -----	270.30
Cash 1914 taxes Johnson-Trenton R. R. -----	57.25
Cash 1914 taxes P-G R. R. -----	708.01

Cash total Co. and special Co. taxes -----	\$ 5,700.92
Cash for schools 1914 taxes -----	2,473.33
Cash due State 1914 taxes -----	432.11

Total Cash balance -----	\$ 9,006.36
--------------------------	-------------

These balances were accounted for as follows—

Deposit First Nat. Bank Batesburg -----	\$ 394.44
Deposit Peoples Bank Ridge Springs -----	254.26
Deposit Bank of Saluda -----	846.47
Deposit Planters Bank of Saluda -----	6,525.34
Personal checks in office -----	1,010.87
	<hr/>
	\$ 9,031.38

SALUDA COUNTY (Continued.)

Taking the settlement balances, as of July 1, 1914, I further audited the county treasurer's office to August 24, 1915, as follows:

Cash as per county sheet -----	\$ 5,700.92
Cash as per school sheet -----	4,473.33
Cash as per state sheet -----	832.11
<hr/>	
Total cash balances as per sheets -----	\$ 9,006.36
Collected July 1, 1915 to and including Aug. 24, 1915 -----	5,288.86
<hr/>	
Total to be accounted for Aug. 24, 1915 -----	\$14,295.22

DISBURSEMENTS:

From July 1, 1915 to Aug. 24, 1915.

Paid court claims -----	\$ 529.10	
Paid school claims -----	330.30	
Paid coupons claims -----	75.00	
Paid county claims -----	2,327.52	
Paid county claims -----	934.20	4,196.12
<hr/>		
Balance at close of business Aug. 24, 1915 -----	\$10,153.82	
This balance was accounted for as follows:		
Deposit Planters bank of Saluda -----	\$ 8,335.43	
Deposit Bank of Saluda -----	527.85	
Deposit Bank of Batesburg -----	193.41	
Deposit Peoples Bank of Ridge Springs -----	86.26	
Personal checks held in office -----	1,010.87	
<hr/>		
Book balance -----		\$10,099.10

In addition to the above balance the treasurer had in hand \$271.36 collections on executions turned in by the sheriff on account 1913 taxes, but not officially receipted for by the treasurer, as the Nulla Bona sheet had not been made up and signed.

The attention of the treasurer is respectfully called to the large amount that he is carrying as cash in office, to wit: \$1,010.87, and made up of personal checks of individuals. These checks were submitted by me to a member of the grand jury, who is also a local banker, with a request that he pass upon their validity. He stated that all of them could be collected and that practically all of them were perfectly good.

The county treasurer, J. N. DeLoach, seems to be a careful, trustworthy officer, fully alive to the responsibility of his office.

SALUDA COUNTY (Continued.)**Office of County Auditor.**

The county auditors office is one of the most responsible of county offices, inasmuch as he makes up all tax books for the county treasurer's office and is supposed to keep a check on all funds, including those other than taxes that are turned into the county treasurer.

In the matter of keeping an accurate statement of all funds turned into the county treasurer by the clerk of court, the probate judge, the superintendent of education, the county supervisor, by magistrates and by the state treasurer on warrant of the comptroller general, the auditor is to be specially commended, for in this respect, he had complied with the law as few auditors in the state have.

The auditor's tax books were being satisfactorily advanced towards completion.

Office of Clerk of Court.

The clerk of court, Henry C. Smith, has his office well in hand. I find that he has turned over to the treasurer all fines, costs, licenses, and other funds collected by him, as required by law. His office is a model of neatness. The system of family index records, including judgments, now being put in by the clerk, is progressing well and will be of great value to the county.

Office of County Superintendent of Education.

The county superintendent of education, J. A. Carson, is a faithful officer, who seems to be watchful of the educational interests of the county. All funds collected by him have been properly turned over to the treasurer.

Sheriff's Office.

The records in the sheriff's office are well kept. Sheriff Sample had not officially turned over the cash collected on 1913 executions at the time of the annual settlements, but he did turn over his collections shortly thereafter and held receipt for same. The collection of taxes in execution is a very difficult task, if done thoroughly, and it is but just to Mr. Sample to say that he has been as punctual in this work as nine-tenths of the sheriffs of the state.

While I did not have an opportunity to go into the county supervisor's office, owing to his absence from the city, I checked the claims book with the treasurer's and find that he has listed all county claims for which the treasurer has taken credit.

Until quite recently the probate judge's office and the master's office were administered by the same official, Mr. Crouch, who died in the early part of the present year. An act of the legislature provided that these offices be separated. E. A. Perry was appointed probate judge, and B. F.

SALUDA COUNTY (Continued.)

Webb, master. Some months ago, at your request, I checked up the books kept by the deceased official and checked in these officers. These officers have started regularly on their duties and are keeping their books in accordance with the law.

COUNTY INDEBTEDNESS.

Outstanding note, First National Bank of Batesburg -----	\$ 4,000.00
Outstanding note, Planters Bank of Saluda -----	5,000.00
Bonds outstanding -----	17,500.00
Int. from April 1, '15 to Aug 25 -----	419.12
	<hr/>
Total County -----	\$22,919.12

SCHOOLS.

District No. 1, bonds outstanding -----	\$ 5,000.00
District No. 46 bonds outstanding -----	800.00
District No. 35 bonds outstanding -----	200.00
	<hr/>
Total for schools -----	\$ 6,000.00
Total indebtedness county and schools -----	\$28,919.12

Respectfully submitted,

W. W. BRADLEY,

Accountant for State Bank Examiner.



